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Consuetudo, vel, Lex Mercatoria:

OR, THE
Ancient Law-Merchant.

In Three Parts, according to the Essentials of

TRAFFICK.

Necessary for
Statesmen, Judges, Magistrates, Temporal and
Civil Lawyers, Mint-men, Merchants, Mariners, and all
Others Negotiating in any Parts of the World.

By **Gerard Malynes**, Merchant.

Whereunto are Annexed the following T R A C T S, viz.

- | | |
|---|--|
| I. The Collection of Sea Laws. | IV. An Introduction to Merchants Ac- |
| II. Advice concerning Bills of Exchange. | compts. By <i>John Collins</i> , late Fellow |
| By <i>John Marius</i> , Publick Notary. | of the Royal Society. |
| III. The Merchants Mirrour: or, Direc- | V. The Accountants Closet, being an |
| tions for the Perfect Ordering or Keeping | Abridgment of Merchants Accounts, |
| of his Accompts. By way of Debtor and | kept by Debtor and Creditor. By |
| Creditor, after the Italian Manner. By | <i>Abraham Lifet</i> . |
| <i>R. Dafforne</i> , late Accomptant. | |

The Third Edition,

Wherein are Inserted the Threë T R A C T S following, never
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By *Richard Zouch*, Doctor of the Civil Laws, and late Judge of
the Admiralty.
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L O N D O N,

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TO THE Courteous Reader.

THAT famous Philosopher Zenophon extolling the Persian Laws, testified, That their Citizens, from their Infancy were Educated and Taught not to attempt, or almost to imagine any thing but Honest and Just; which was the cause (as Gellius reporteth) that Draco a Citizen of Athens, made their Laws so strict and severe, that it was said they were Written with Blood, and not with Ink. Whereas on the other side the Law made by Solon, was compared to a Spiders web, which taketh the lesser Flies, and suffers the greater to escape, and to break the same. So that every extream being vitious, Reason requireth a Law not too Cruel in her frowns, nor too Partial in her favours. Neither of these defects are incident to the Law-Merchant, because the same doth properly consist of the custom of Merchants, in the course of Traffick, and is approved by all Nations, according to the definition of Cicero, Vera Lex est recta Ratio, Natura congruens, diffusa in omnes, Constans sempiterna: True Law is a right Reason of Nature, agreeing therewith in all points, diffused and spread in all Nations, consisting perpetually, whereby Meum and Tuum is distinguished and distributed by Number, Weight, and Measure, which shall be made apparent. For the maintenance of Traffick and Commerce is so pleasant, amiable and acceptable unto all Princes and Potentates, that Kings have been and at this day are of the Society of Merchants: And many times, notwithstanding their particular differences and quarrels, they do nevertheless agree in this course of Trade, because Riches is the bright Star, whose height Traffick takes to direct it self by, whereby Kingdoms and Common-weals do flourish; Merchants being the means and instruments to perform the same, to the Glory, Illustration, and benefit of their Monarchies and States. Questionless therefore the State of a Merchant is of great dignity, and to be cherished; for by them Countries are discovered, familiarity between Nations is procured, and politick experience is attained. Whereupon I have been moved, by long observation, to put the worthiness of the Customary Law of Merchants, in plain
(a) and

To the Reader.

and compendious writing, by undoubted principles, familiar examples and demonstrative reasons, without affectation of curious words, more than the gravity of the Theem in some places did require.

I have Intituled the Book according to the Ancient name of Lex Mercatoria, and not Jus Mercatorum ; because it is a customary Law , approved by the Authority of all Kingdoms and Commonwealths, and not a Law established by the Sovereignty of any Prince, either in the first foundation, or by continuance of Time. And beginning with Time, Number, Weight, and Measure, I do descend to the three essential parts of Traffick, divided into three parts accordingly, by comparing them to the Body, Soul, and Spirit of Commerce : Namely, Commodities, Money, and Exchange for Money by Bills of Exchanges. The First, as the Body, upheld the World by Commutation and Bartring of Commodities, until Money was devised to be Coined. The Second, as the Soul in the Body, did infuse life to Traffick, by the means of Equality and Equity, preventing advantage between Buyers and Sellers. The Third, as the Spirit and faculty of the Soul (being seated every where) corroborateth the vital Spirit of Traffick, directing and controlling, by just proportions, the Prices and Values of Commodities and Moneys. For even as Merchants are the instrumental cause of Trade, even so is the Exchange for Moneys the efficient cause with Us, in the course of Traffick, and become predominant or over-ruling the price of Commodities and Moneys, as aforesaid. This is manifested by three Paradoxes, alluding to the said three essential parts of Commerce, which for a Corollary I have added in the latter end of this Book, with such other worthy Observations as in the first Chapter are declared. And even as the roundness of the Globe of the World is composed of the Earth and Waters ; so the Body of Lex Mercatoria made and framed of the Merchants Customs, and the Sea-Laws, which are involved together as the Seas and Earth. In the description whereof I have used to make repetition of the material points, according as occasion did minister unto me for to make application thereof, for the better understanding of the Judicious Reader, being the main scope that all Writers are to regard and care for. The means whereby the differences and controversies hapning between Merchants in the course of Trade are ended, is also declared, which most of all require brevity and expedition, and had need have a peremptory proceeding, as was invented for the Common Law of the Realm of England, the due commendation whereof is added hereunto ; shewing also how of the same there might be made an Art or Science, and what

To the Reader.

what observation of other Laws are concurring with ours, both in the strictness of Law, and the lenity of Equity, most consonant with the Law-Merchant, the knowledge whereof is of so great consequence, that without it all Temporal Laws are not compleat, but imperfect. The scope of all therefore is, That the rule of Equality and Equity may take place between Us and other Nations, which Velut Ariadnæ cæca regens filo vestigia, non modo nos errare non finit, sed etiam efficit, ut aberrantes in rectam viam deducamur, as hath been mentioned in our last Treatise of the maintenance of Free Trade, lately published. Concluding (Gentle Reader) upon all the premisses handled (as I hope) substantially, I commend and submit the same to the loving entertainment of the profound and discerning judgment of the Discreet, Wise, and Experienced ; wishing, that (like matter set down by the Pen of Apollo) they may sound sweetly in your apprehension, and give to your conceit most harmonious Musick, Pleasure, and Delight.

London, Nov. 25.

1622.

Thine to use always ready,

Gerard Malynes.

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A N
INTRODUCTION
 T O
Lex Mercatoria,
 OR THE
LAW MERCHANT,
 And the Antiquity thereof.

CHAP. I.

WHEN Almighty God had created Man good, and a sociable creature, who could not so well live alone, as other creatures sufficiently provided (by Nature) for their sustenance; and had reason assigned and given unto him, above all the said creatures: yet all the means and faculties of his Body and Soul, were not sufficient to make him happy whilst he was alone. But necessity did require a concurrence of Men helping one another, to supply (with a common strength) the sad weakness; for the burden of the said necessity was so weighty and great, that one Man alone was not able to manage the same. Then it came to pass, that by mutuall contribution of Offices, every Man did afford means according to his ability for the common good, so that those which were of a strong Body did employ their labour to get living and maintenance for themselves and others: And those which were endued with the best part of the Soul, as Understanding and Reason, did undertake the most important matters, teaching Men how to live well, and informing them of their felicity (which they judged chiefly to consist in vertuous actions) endeavouring to make impression in the Soul of Man, of certain good Laws for the observation thereof, with a reference of them to the first Law engrafted in the Soul of Man, as a part of that Divine Light which was infused in him, to know (in some measure of perfection) the good and evill, and accordingly to receive reward or punishment.

As for the other and better part of informing and guiding the thoughts and affections of men, to a supernaturall end, that, as surpassing the compass of that lower sphere wherein I now move, must be left untouched by me, who here take for my object not the spirituall but the civill life of man, and the means thereto conducing.

Called by the
Grecians *Syn-*
deris.

Touching therefore the externall part. The mutuall contribution of Offices amongst men hath from the beginning continued, both in labouring and manuring the naturall Riches of the Lands in Corn and Pasturage; as in the immediate children of our first Father *Adam*, and in planting Vines, and making an extract of the juyce of the fruit of them, as *Noah*. Which Riches in matter and foundation naturall, and partly also in alteration and managing artificially, every Proccessor not long after the beginning of the world severally injoyed in property: and hence did proceed a commerce, first in reall enterchange and communications of things of the same or other kinds, but all naturall commodities, as sheep for sheep, sheep for Corn, Wine for Oyl, &c. between Man and Man, or Nations and Nations according to Number, Weight, and Measure,

Gen.

Gen. 37.27.

The Law-Merchant a most antient Law.

Definition of the Law-merchant.
De Repub.

Jus gentium.

Prerogatives of Princes by the Law of Nations.

sure, and after, to avoid confusion, by a *commune pignus* current mutuall, which we call money, both by way of Merchandizing; the most ancient evidence hereof is *Abraham's* purchasing for money a field for burial. The observation and customs whereof was the beginning of the Law-Merchant, and that especially when mankind was propagated into an infinite number, and the domestics, or near hand commodities were not sufficient for their sustenance in some countries, and in other countries were over abundant: then of necessity followed the use of trusting, exchanging, and trading: first, on the Land in the main Continent, and then extensively upon the Seas, both for fishing and negotiation. Then did Merchants travell from Country to Country: So in the days of the Patriarch *Jacob*, did the Merchants *Midianiets* in their journey meet with the children of *Jacob*, and then *Joseph* was carried by their means into *Egypt*, and sold to *Potipher* for the good of his Father and all his Family. And then it was, and proved to be true, (which experience hath confirmed) that *Vita ciculis in societate posita est, societas autem in imperio & commercio*: so that it plainly appeareth, that the Law Merchant, may well be as ancient as any humane Law, and more ancient than any written Law. The very morall Law it self, as written by *Moses*, was long after the customary Law of Merchants, which hath so continued and been daily augmented successively upon new occasions, and was not altogether made in the first foundation, as the Laws whereby the Commonweals of *Israel* (whose Laws were uniformly made by *Moses* from God:) or those of *Crete*, *Cybaris*, *Sparta*, and *Carthage* by *Minos*, *Charondas*, *Lycurgus*, and *Phalcas*. Nevertheless, many Emperours and Kings have always referred the ending of differences, which happen between Merchants, to be done and decided according to the Law-Merchant, That is to say, according to the custom of Merchants; who by their travels found the diversity of weights and measures, and the goodness and use of commodities pleasing to all nations, whereby the superfluities of them were vented amongst them. *Ut quod uspiam nascitur boni, id apud omnes affluit.*

This Law of Merchants, or *Lex Mercatoria*, in the fundamentals of it, is nothing else but (as *Cicero* defineth true and just Law) *Recta Ratio, natura congruens, diffusa in omnes; Constans sempiterna*. True Law is right Reason, agreeable to Nature in all points; diffused and spread in all Nations, consisting perpetually without abrogation: howbeit some do attribute this definition unto *jus gentium*, or the Law of Nations, which consisteth of Customs, Manners, and Prescriptions of all Nations, being of like conditions to all People, and observed by them as a Law: But the matter being truly examined, we shall find it more naturally and properly belongeth to the Law-Merchant.

Every man knoweth, that for Manners and Prescriptions, there is great diversity amongst all Nations: but for the customs observed in the course of traffic and commerce, there is that sympathy, concordance, and agreement, which may be said to be of like condition to all People, diffused and spread by right reason, and instinct of nature consisting perpetually. And these Customs are properly those observations which Merchants maintain between themselves, and if these be separated from the Law of Nations, the remainder of the said Law will consist of but few points.

Princes and Potentates by their Prerogatives (respecting the Law of Nations) do permit amongst themselves a free travelling by land through their several Kingdoms, Territories, and Dominions, unless they be open enemies: they hold likewise a community of the Seas for Navigation, as also a distinct dominion of the Seas adjoining to the Territories and Jurisdiction of their countries, they take Custom, Subsidies and all manner of Imposition upon the commodities imported and exported out of their Harbours, Havens, and Ports, as also for the fishing in their Seas, Streams and Dominions; of all which the Merchant is to take especial notice, to avoid danger in the Traffic and Trade with their Subjects, for non-payment of the same, which they claim *jure gentium*.

Are not the Sea-Laws established to decide the controversies and differences happening between Merchants and Marriners? And is it not convenient for Merchants to know them? Considering that Merchants maintain the Fisher-men, and (by way of Trade) cause the Sea and Land Commodities to be dispersed every where?

So

So that the prerogatives do also appertain to the Law-Merchant, as properly inherent unto commerce, and the observation of Merchants being of like condition to all People and nations.

Concerning manners and prescriptions, wherein the differences is to be noted from the Law-Merchant; the same consist in the erecting of Officers, creating of Officers, and making of Laws, which of themselves make a separation between Customs: Also the giving or bestowing of honours and dignities, the granting of privileges, and the doing of any thing which concerneth the Honor, Body, and Goods of any man, whereunto all things touching man have a reference, and do meerly belong to the preheminance of Princes in their Places of Sovereignty.

Manners and prescriptions of the Law of Nations.

And herein let us observe the difference between Laws and Customs according to the description of the said worthy author *Cicero*.

A Custom (saith he) taketh her strength by little and little in progress of Time by a generall consent, or, of the most part; But the Law cometh forth in a moment and taketh her strength from him that hath power to command: Customs do take place gently; but the Law commandeth with a power suddenly. True it is, That the Law may abolish Customs, but Customs cannot derogate from the Law, because Magistrates will see them executed at all times. Customs have their strength by sufferance; but the Law commandeth by absolute authority of a Prince. And yet Customs are of no less power than a Law, and the difference consisteth most in the manner. *Lex est cui omnes homines decet obedire propter multa & varia, & maxime quia omnis lex est inventio quedam & donum Dei.* All men ought to obey the Laws, which are many and divers, and chiefly because all Laws are (as it were) an invention and a gift of God. So much, yea more may be said of the Custom of Merchants, because of their continuance and antiquity, as aforesaid.

Difference between Laws and Custom

And for that the said customary Law of Merchants, hath a peculiar prerogative above all other Customs, for that the same is observed in all places, whereas the Customs of one place, do not extend in other places, and sometimes they are observed, and some times they are neglected. But the Customs of Merchants concerning traffic and commerce, are permanent and constant, and when they are not truly observed in some places, by some error or misprision: *Non est consuetudo, sed usurpatio*; For such Customs lose their names, and are called Usurpation, which is the cause that many times Customs are established for Laws by him or them that have power to make Laws. And Customs are the best Interpreters of the Laws, either for suppressing of vice, or establishing of Vertue: So that whatsoever alledgeth a Custom in his defence, is to prove and maintain the same if it be honest. Now we must not understand this of any evil Custom, because they make no presidents, and are to be suppressed by Laws. Likewise a Custom well observed, is to be preferred before a Law not observed. And this Gradation ought to be maintained and seriously observed concerning Laws and Customs, That even as the Wills, Contracts, or Testaments of particular men, cannot derogate or undoe the Ordinances of the Magistrates; and as the Order of the Magistrates cannot abolish ancient good Customs, or Customs cannot abridge the generall Laws of an absolute Prince; no more can the Law of Princes alter or change the Law of God and Nature.

The Prerogative of Merchants Customs above all other Customs.

Customs are the best interpreters of Laws.

A Gradation concerning Laws and Customs.

Bartolus, Baldus, Justinian, Ulpian, Paul the Jurisconsult, Papinian, Benvenuto Straccha, Petrus Santern, Joannes Inder, Balduinus de Vbald, Rodericus Suarez, Jason, Angel, Andrias Tiraquell, Alciatus Budens, Alexander Perusius, Pomponius, Incolaus Boertius, Azo, Celsus, Rufinus, Mansilius, Sillimanus, Accursius, Franciscus Aretinus, Grisogonus, Lotharius, Julianus, and divers other Doctors and learned of the civil Law, have made many long discourses and Volumes of Books of the questionable matters fallen out amongst Merchants, for, and concerning Merchandise, which are yearly observations, or Book-cases and precedents; by the reading whereof, Merchants are like rather to Metamorphise their profession and become Lawyers, than truly to attain to the particular knowledge of the said Customs or Law-Merchant: For they have armed questions and disputations full of quillets and distinctions over-curious and precise, and many

Book-cases of the Law-Merchant.

Apicis juris,
what they are.

of them to small purpose, full of *Apicis juris*, which themselves have noted to be subtilties, saying *Apicis juris sunt quæ subtilitatem quandam respiciunt magis quam facti veritatem*. They do more regard certain subtilties than the truth of the fact, or matter: As for example. To define.

Quid sit Mercator, what a Merchant is? *Quidve Mercatura*, what Merchandising is?

Whether he is a Merchant that doth once buy and sell?

Whether merchandising and negotiating be one and the same?

Whether an Usurer be a Merchant?

Whether selling by retail shall be called merchandising?

Whether a Clergy man or a Gentleman dealing in buying and selling, shall be called a Merchant in any controversy?

Wherein a Merchant may be like an Usurer?

Whether a man buying commodities in gross, and working the same out again into other things to be vented by an ordinary course of traffick, be a Merchant, artificer, or trades-man?

Whether a feller of horses may be called a Merchant?

Whether a shop-keeper trading beyond the seas and at home, be a Merchant?

Whether a Merchant shall be called to be a Merchant of one kind of commodities, that dealeth for divers sorts of Merchandises or Wares?

Whether he be a Merchant that dealeth not for himself: but others negotiate for him? or whether a young man dwelling with a Merchant, may be a Merchant? And other the like questions which I hold it to be unnecessary to trouble Merchants brains withall.

Definition of
a Merchant.

The definition of a Merchant is to be noted. For he that continually dealeth in buying and selling of commodities, or by way of permutation of wares both at home and abroad in foreign parts, is a Merchant.

*Conditio numeri
potioris, non
maioris.*

Next in order, the conditions and properties which a Merchant ought to have, are to be considered; namely to be without fraud and deceit in his buying and selling of commodities, and to keep faith with all men.

Caveat emptor.

Hereupon questions are made, whether a Merchant may traffick with Turks, Heathens, Barbarians, and Infidels, and perform promise with them? whether a Merchant may sell his commodities as dear as he can, without respect of persons? whether he may use lies (as being officious) in the selling of commodities? whether he may be crafty without deceit? whether learning be requisite in a Merchant? whether he may deal in prohibited commodities at his apperil? whether a Merchant buying commodities and selling them better cheap than they cost him, shall be held in suspicion to be near decaying? And the like of him that taketh up much money at interest.

The continu-
ance of a Mer-
chant.

The said Civilians have also determined how long a Merchant is to be so called; which is either when he breaketh, or giveth over to deal in Merchandise; or when he is prohibited to deal, for offences committed. And hereunto they add a declaration of such as may trade; and by the contrary thereof, is to be understood who may not trade, *viz.* Clergy-men, Noblemen, Gentlemen, Souldiers, Counsellors at the Laws both Ecclesiasticall and Temporal, publick Officers and Magistrates, frantick persons and mad-men, Youths under years, Orphans, Lunaticks and Fools, all these are exempted to be Merchants: But Sons and Servants may deal in Merchandise with their Fathers and Masters.

Persons ex-
empted to be
Merchants.

What Mer-
chandise is fit
for trade.

Lastly, they have robbed, that Merchandise is properly to be made of all moveable things, excepting holy things, and prohibited wares, or munition to be carried unto infidels or enemies. All which determinations can give but little satisfaction to instruct Merchants.

Merchandise
two-fold.

Plato saith, that Merchandise is two fold, namely, *ad victum & vestitum*, of things for the back and for the belly, as belonging to the body of man; and of things concerning the mind of man, as learning of musick, and other arts bought for money, and sold again to others for money; and this distinction is in regard of man, but far from

from that matter of traffique, and commerce which is comprehended under commutative justice, whereof *Cicero* speaketh.

Let us therefore set down, what a compleat Merchant ought to know concerning the course of merchandising, and withall declare the method observed in this Book of the Law of Merchants.

1. A merchant ought first to know the science of Arithmetic, and to observe the dayes & times in all his negotiations, and the beginnings of the year in all countries, and to calculate all things orderly. The methode of this Book.
2. The severall weights and measures of all countries concerning all commodities, and the correspondence of them, that there may be to him in effect but *unum pondus & una mensura*, that is, one weight, and one measure.
3. The science of Geometry, and some inspection of Cosmography, and the Mathematicks, thereby to know the scituation of Countries, with their distance and spaciousness: and the distinct dominions of Princes by Land and by Sea, with their jurisdiction, and duties for fishing and otherwise.
4. To know the three Essentiall parts of traffick, being *Commodities, Money, and Exchange for money by Bills* of exchanges; under which all the traffique and trade is performed in all countries, or by some of them, because they are the causes of commerce, whereof the effects are buying and selling of commodities, receiving and paying of monyes and delivering and taking of monyes by exchange, with their Adjuncts and Accidents in the said course of traffique.
5. To know also the goodness of the principal commodities of all countries, either superficially for colour and beauty; or substantially for quality and use. As also the weight, fineness, and valuation of the monyes of all countries, with the proportion between the Gold and Silver, and the manner of exchanges made by bills upon the imaginary monyes, invented to make exchanges between Country and Country.
6. The customs used in the buying and selling of commodities for money or bills obligatory, or by way of Commutation or Barter.
7. The delivering of monyes at interest, or upon Botomary, or upon lives, annuities, or pensions in nature of rent, &c.
8. The freighting and setting forth of Ships, making of Charter-parties, Bills of lading, Invoice, and Covenants and Contracts. As also the sea laws, to decide all questions and controversies which fall out between Merchants and Mariners, and Owners of Ships.
9. The customs, subsidies, impositions, tribute, and tolles payed upon all the commodities imported and exported, within the dominions of all Princes.
10. The manner of making Assurances upon Goods, Ships, the Persons of men, or any other things adventured by sea or by land; and the customs observed therein between nation and nations.
11. The keeping of Merchants accompts, by Debitor and Creditor, and the calculation of the diversities of money, whereby the said Books of accompt are kept.
12. The authority and proceedings of Merchants Courts, or Priors and Consuls, to decide the differences according to equity in places where they are kept, or any other Laws Imperiall, or Common to some countries, whereby Merchants controversies are determined; with the course of attachments and sequestrations, or executions and finall determinations by arbitrators, or judicall decrees in any Chancery or Court of Equity.

All these (making the customary law of Merchants) have never been written by any Civilian or Philosopher, nor for ought I know, of any author, as is convenient for Merchants; whereupon I have (with Gods assistance) resolved to handle the same compendiously, and substantially in this Book, upon fifty years observation, knowledge, and experience. And albeit that the Sea laws are comprehended therein, whereby the

The Customary Law of the Merchants.

the proceedings might seem to be promiscuously handled, nevertheless the method is followed as near as the matter could afford, according to the said three Essentiall parts of Traffic, or the three Simples of Commodities : Mony, and the Exchange of mony by Bills of exchanges, as hereafter may appear. And this Law of Merchants hitherto observed in all countries, ought in regard of commerce to be esteemed and held in reputation as the Law of the twelve Tables was amongst the Romans. For herein you shall find every thing built upon the foundations of Reason and Justice. And knowing the foresaid twelve points, you shall be able to please your own mind, and give satisfaction of your sufficiency to others. For the saying is true ; *Melius est civitatem, ab optima lege, quam ab optimo viro gubernari* ; It is better to govern a City by a good Law, then by a good Man. And it is better for a man to be ruled by Reason, than by his own reason to seek to rule others.

Finally, to give satisfaction to the Learned and Judicious, I have abstracted the observations of the Learned in the Civil Laws, upon all the precedent points, and added them unto the following Chapters distinctly from the Customs of Merchants ; using the ordinary name of Civilians in generall, without naming any particular Author, to avoid ambiguity and uncertainty in the contents of this Book, divided into three parts, according to the said three essentiall parts of traffic.

CHAP. II.

An Observation concerning TIME.

Merchants
are to observe
Time.

ALL men of Judgement and understanding do know, that there is nothing more necessary for the knowledge of Histories and divers estates of the world, then the observation of Times, without which, great obscurity and errors will be found in the actions of men, as well in matters of Religion, as in civil government, where Merchants (in regard of their traffic and commerce) have the managing and disposing of the Wealth of Kingdoms and Commonweals. So that it behoveth them to observe the Years, Months, and Weeks, Days, and sometimes the Hours of their negotiation, with the course of the Moon, and the ebbing and flowing of Waters, the variation of Winds, and alteration of Weathers, for storms at the Seas, and unseasonable Times on Land, whereby the harvests do fail, and commodities become to be plentiful or scarce, and the prices thereof dear or good cheap : with many other considerations incident in the course of buying or selling of commodities, and in receiving and paying of monies.

To make a definition of Time, (will in one respect) be very difficult, if we consider that Time is inseparably conjoynd with eternity. But if we observe the attribute of Time, and to distinguish things orderly, we shall easily perceive what time is, and make use thereof.

The attributes of Time.

Time is the Consumer of all things. *Tempus edax rerum.*

Time is the discoverer of all things, *Veritas filia temporis.*

Time is uncertain and wanteth bounds, *Tempora mutantur, &c.*

Times minutes past, no treasure can restore, *Irrevocabile Tempus.*

Time doth pierce the hardest flint, *Gutta cavat lapidem, non vi, sed sæpe cadendo.*

Time hath a falve for all extremities, and yet begetteth usury.

Times

Times office is to end the hate of Foes.

Times Glory is to calm contending Kings.

Time is a tutor both to good and bad, and doth discover the affections of the mind:

Time offers still each hour to do amiss.

Time breedeth grief, and heals when Art doth fail.

By Time and Wisdom passion are suppressd.

In Time small Wedges cleave the hardest Okes.

Time is the Anchor both of Truth and Right.

Time hath set down the compass of his course.

Times motions do equal the reeling Sun.

Time measureth our actions.

Time is the best Governor of all our counsels.

Time on the wearieft wretch bestoweth rest.

Both Life and Love in time must have an end.

Many more attributes may be bestowed upon time: but we shall find upon due consideration, that Time is but a distinction and measure of all things, and between all things.

Concerning the revolution of Time let us observe, That even as God the Author and Conserver of all things, in a comely and decent order hath appointed a succession and progress of Time, for accomplishment of the natural course thereof: so hath he appointed certain periods and revolutions of Time, wherein things return to the same or like estate wherein they were before: As we see in the motions of the Heavens, and consequently in the seasons of the year, all which are measured by Time. The Sun, the Moon, and the Stars, to have their particular and distinct revolutions, wherein they accomplish their courses, and return after a limited and determinate space of Time to the places from which they did depart.

The Sun compleating his course and revolution in 365 days, and almost 6 hours or a quarter of a day, as shall be declared, which is that space of Time which we call the year, termed *Annus*, *quasi Annulus*, taking the similitude from a Ring; which caused the Egyptians to make the figure thereof in their Hieroglyphicks like unto a Serpent biting his own tail.

The Moon by her revolution in the Sphere in 28 days or thereabouts, determinates unto us the months, as the Sun doth the days and hours.

Saturnus the planet maketh his revolution in 30 years. *Jupiter* in 12 years. *Mars* in two years: and *Venus* and *Mercury* in 360 days or thereabouts. The fixed stars have also their peculiar motions and revolutions: The knowledg of all which is both pleasing and necessary unto judicious Merchants.

And because Time is subject to be numbred by Ages, Years, Months, Days, Hours, Minutes, and their divisions and subdivisions, we cannot in this place omit to particularize concerning the same; albeit it may be thought inconvenient to touch the observation of the period of Monarchies and Commonweals, made by some Authors, which (by many important reasons) may be amplified.

Some distribute the whole Ages of the world into three parts, ascribing to every Age 2000 years, which proceedeth from that common opinion of *Elias* a certain Rabbin or Jew, affirming that the world should stand 6000 years, and then be dissolved: of the which they reckon 2000 years before the Law, 2000 years under the Law, and 2000 years under Christ, which shall be shortned for the Elects sake; which opinion hath been received by divers Godly Fathers; supposing that as the World and all things therein was Created in six days, so the same should endure 6000 years, taking each thousand years for a day, according to the saying of *S. Peter*, that one day before the Lord is as 1000 years, and 1000 years as one day. In this supputation is some reason; for from the beginning to *Abraham*, with whom the first covenant was made and to whom the Law of Circumcision was given; we find to be near 2000 years, and likewise under the Law, until Christ, about 2000 years; and now under Christ is above 1620 years, reckoning toward the last 2000 years.

Augustus

Periods of
Monarchies
and Com-
monweals.

Of the Ages of
the World.

Computation
of Ages by
Scripture.

Augustus writing of these Ages, divideth them into six; and reckoneth the first Age to be from *Adam* from *Noah*; the second from *Noah* to *Abraham*; the third from *Abraham* to *David*; the fourth from *David* to the Captivity of *Babylon*; the fifth from the Captivity to *Christ*; the sixth and last, under the Kingdom of *Christ* until the end of the World. Others there be that do distribute the same into four, according to the nature of four kinds of mettals, the Golden, Silver, Brasse, and Iron Ages: alluding to the prophecy of *Daniel* of the four Monarchys. Others do account the same by thousands or millinaries, according to certain observations of 6000 years in the alterations of things. Others do calculate according to the Ages of men, supposing 100 years for an Age: and so now being 56 Ages and more, the number 60 or before, the end of the World shall come. But let us observe the true computation of the Church most generally approved hitherto, and reckon from the Creation until *Noah* 1656 years when he entred into Ark; and from the Flood to *Abraham* 367 years; and from the departing of the *Israelites* out of *Egypt*, 430 years; and from the departing to the building of the Temple by *Solomon*, 430 years; and from that Time to the eleventh year of King *Zedekiah* (deduced by Scripture) is 427 years. So the whole sum of these years commeth justly to 3360 years. Hereunto 70 years being added of the captivity of *Babylon*, is 3430 years, which are 790 Sabbaticall years, of seven years every Sabbaticall year, without any odd number; and from that Time untill *Christ*, there is no momentary difference by any Historical account, whereof understanding Merchants ought to be informed, and all men take pleasure of this observation in their Almanacks.

An. Dom.
1620.

From the Creation of the World, until the last year	5582.
From the said Creation until the Flood	1656.
From the said Creation, until the Birth of our Saviour <i>Christ</i>	3962.
Since <i>Brute</i> did enter the Island of Great <i>Brittain</i>	2727.
Since the building of the Temple by <i>Solomon</i>	2649.
Since the building the City of <i>Rome</i>	2371.
Since the Captivity of <i>Babylon</i>	2258.
Since <i>Julius Cæsar</i> was slain	1669.
Since the Birth of our Saviour <i>Christ</i> , until the last year	1620.
Since the Conquest of <i>England</i> by Duke <i>William</i>	553.
Since the beginning of the Reign of King <i>James</i> the first of that Name of <i>England</i> , until the 24 of March 1620, is 17 years compleat, but currant	18.

Of the several
beginnings of
the year.

Concerning the year there many observations and even of the several beginnings of it. And let us note *obiter*, that the Body (the Soul of man consisting in the blood) hath 365 veins, as residences agreeable to so many days of the year.

All our Almanacks or Calendars begin the year from the 1 day of January, albeit this beginning differs in many other Countries, which Merchants ought to observe.

The Astrologians begin at the entrance of the Sun in *Aries*, which is the 21 of March, at 12 of the clock at noon.

The old *Romans* did begin their year *ab Hiebrno solstitio*.

The *Egyptians* and old *Jews*, from the 21 of March with the Astrologians.

Those of *Asia* and *India*, *ab Equinoctio Autumnali*; being the 23 of September, at 12 of the clock at noon.

The *Grecians* of the longest day of the year. The *Venetians* of the first of March. The *Spaniards* from the Annunciation of the Virgin *Mary* the 25 of March, as *England*, *Scotland*, and *Ireland*. The *Portugals* and the *East-Indies*, *Barbary*, *Prester-John*, the 29 of August. *Moses* by Gods commandment, *ab equinoctio verno*, i. Easter, according to which, Easter day was ordained upon the full Moon, being the 14 day of the first Moon, after the Sun entered into the sign of *Aries*, which is also used in *Egypt*. Afterward in the year of our Lord 328, the Council of *Nice* did ordain Easter day alwaies to be upon the Sabbath day, or Sunday next after the full Moon. And the Bishop of *Alexandria* made thereupon a list, according to the Circle or Golden Number of the Moon, beginning from the figure 1, till Number 19: for that in 19 years the Moon

Easter day.

Moon maketh her compleat revolution, and concurrerth with the Sun : And if the Number did fall out upon a Sunday, then the Sunday after was *Easter* day, according to this abstract ; which is now altered by Ten days, upon the alteration of the Kalender by Pope *Gregory* the 13.

The List appointed for Easter day,

Golden number.	1.	The 5 of April.	10.	The 27 of March.
	2.	The 25 of March.	11.	The 15 of April.
	3.	The 13 of April.	12.	The 4 of April.
	4.	The 2 of April.	13.	The 24 of March.
	5.	The 22 of March.	14.	The 12 of April.
	6.	The 10 of April.	15.	The 1 of April.
	7.	The 30 of March.	16.	The 21 of March.
	8.	The 18 of April.	17.	The 9 of April.
	9.	The 7 of April.	18.	The 29 of March.
			19.	The 17 of April.

The year being exactly Calculated according to the course of the Sun, or Revolution in the Zodiack through all the twelve Signs, consisteth of 365 days, 5 hours, 49 minutes, and 16 seconds. And the revolution of the Moon in her going course is 27 days and about 8 hours, and in her returning course about 29 days and one half, called a Month. Others have used, and some yet do use, the years of the Moon divided in 12 Months, every new Moon or course respected : And this year consisteth of 354 days, 8 hours, 48 minutes, 43 seconds, and 12 tierces, to which their was added 11 days called *Epaetæ*, as adjoyned days ; which made the year to be 365 days and about six hours, as aforesaid : Which was used before the Flood, by *Jews*, *Greeks*, and is yet at this day used by the *Mahometans*, *Arabians*, and those of *Fez* and *Morocco*, and other places. The *Babylonians*, *Egyptians*, and *Assyrians*, have also observed 365 days for the year ; but they did not add every fourth year one day, which we call the Leap year.

Revolution of the Sun and Moon.

The Epact of 11 days added every fourth year in February.

One whole day added every fourth year in February.

The Ecliptick of the Zodiack

To make a better explanation hereof, let us note, that there is a great Circle imagined to be in the Heavens, called the Ecliptick, whereupon the Sun hath his continual motion or period, never declining from the same : And on each side is imagined to be another lesser Circle limiting the latitude of the Zodiack, the middle whereof is called the Ecliptick, for that whensoever there shall be a conjunction or opposition of the Sun and Moon, the Moon being upon the same Ecliptick, over which she passeth twice in one period, in so many days as aforesaid, (which second sections are called the Head and Tail of the *Dragon*) then (if at the conjunction) is our fight eclipsed by the the interposition of the body of the Moon, being (at the same instant) betwixt us and the Sun, thereby hiding some part of his light from our sight : yet hath the Sun in himself no more loss of light, than if a Man should put a ball betwixt my Eye and the Sun, whereby he might hide from my sight, either the total, or part of the body of the Sun. But if it be at the opposition, then the Moon doth indeed lose her total light, or part of her light, according to her latitude ; for if her latitude be more than the Semidiameters of the body of the Moon, and the shadow of the Earth, then there can be no Eclipse at all. But whensoever the body of the Earth shall be interposed or put betwixt the light of the Sun, and the body of the Moon, (which cannot be but a full Moon, or opposition which are both one) then must she of necessity lose so much of her borrowed light as the Earth doth take away from her.

Eclipse of our fight by the Sun.

When no Eclipse of the Moon can be Cause of the Eclipse of the Moon.

Within this imagined Circle or Zodiack are twelve constellations of Stars, called the twelve Signs ; each of these Signs is divided into 30 degrees or equal parts, which make 360 in the total.

Now since the nature and quality of these twelve Signs were found, and that the Moon being the lowest of the Planets, doth convey and transport their operations and force through her Orb unto all Elemental Creatures, causing alteration of change and humours, times and seasons and distemperature of bodies ; the ancient Astronomers

Mans body is divided according to the Zodiack.

Astronomers have attributed unto them certain names of creatures, figures, and poetical allusions, for distinction sake, and to declare their property in some weak and confused sort.

Also the Number 19 called the Prime and Golden Number, because it was written in Golden letters for the utility thereof, which deserveth the more so to be adorned with Gold for a perpetual remembrance of our noble King *James* and his Royal Issue, Born upon the 19 day of several Months, which is not without some mystery as I think.

The Golden Number of King *James* and his Royal Issue.

The 19 of June *Ann.* 1568, King *James* was Born in *Scotland*.

The 19 February, *Ann.* 1594, Prince *Henry* (Deceased) was Born, and died before 19 years.

The 19 of August *Ann.* 1596, the Lady *Elizabeth* his Daughter was Born.

The 19 of November, *Ann.* 1600, Prince *Charles* his Son was Born, *Deo gratias*.

It may seem strange, that *Julius Cæsar* did not observe this Number of the meeting of the Sun and Moon upon this period, when he made his Kalender 44 years before Christ; for the use hereof began in the year of Christ 532. And this Number of 532 containeth 19 times 28, in which time of 28 years (being the Cicle of the Sun) the same is multiplied by 19, which is the Cicle of the Moon.

Cicle of the Sun is 28 year.
The Dominical letters.

The Dominical letter is according to the noting of the seven days of the week, according to the Cicle of the Sun, beginning from A. B. C. D. E. F. G. and so returning and continuing for ever.

Divers beginnings of the day.

The day doth also begin diversly: The Astrologians or Astronomers begin the same from one mid-day (or noon) until the next, being 24 hours by the clock; which is the cause that in their Almanacks they do set down always the place of the course of the Moon, being so many degrees at noon; howbeit, we reckon 12 hours; *France*, *Spain*, and other places, the *Venetians* and most towns of *Italy*, the *Bohemians*, *Athenians*, *Egyptians*, some *Jews* and *Græcians*, *Poland* and *Silesia*, from the setting of the Sun untill the next setting, 24 hours. *Babylonians*, *Persians*, *Chaldeans*, some *Hebrews* and *Greeks*, old *Romans*, they of *Wirtenborough* and *Norenborough*, from one rising of the Sun to the other, 24 hours.

Calends, Nones, and Ides.

The days of the Month are also noted by Calends, Nones, and Ides. The first day of the Month was *Calend*, so called of *Vocato Populo*, declaring how many days it was to the *Nonas*, that all the People was to Assemble in the City, to know what was commanded unto them by the Temporal and Spiritual Laws, as being *nove observationis initium*, or *nono*, as the Ninth day from *Idas*. The *Tuscanes* heretofore did homage to their King that day, and then it was commonly new Moon, and *Idus* was the full Moon, upon the Moon Months, being *March*, *May*, *July*, and *October*, being of 31 days, which had six *Nonas*, whereas the other 8 Months have but 4 *Nonas*, and every Month 8 *Idas*.

Indictio Romana.

Indictio Romana, whereby many Histories account their years was instituted when the *Romans* had dominion over the greatest part of the World, because upon every *Lustrum*, which was every fifth year, every one was to pay tribute unto them. The first year they did bring Gold, the second Silver, the third year Iron for Munition and Armour: So that it was the space of 15 years, beginning from the 25 of *September*. And at the Birth of Christ it was *Indictio* 3, and falleth out in the year of 1620 to be also *Indictio* 3, according to which observation the Calculation of some Historical years is made.

That the Roman Kalender may easily be reformed without the Alteration of Ten days, made by Pope Gregory the Thirteenth.

Julius Cæsar the first Emperour of *Rome*, a Man Learned and of great magnanimity, considering that the *Roman* years were reckoned confusedly according to the course of the Moon, and by the *Hebrews* with their intercalar Month, to make the same agree with the Sun: By the Counsel and Instigation of *Sofigenes*, an expert Mathematician,

thematician, about 44 years before the Birth of Christ, devised a new form of Kalendar, first framed after the course of the Sun, dividing the whole year in Three hundred sixty five days, and six hours, making it to contain twelve Months whereof the names are yet in use; beginning from March for the first Month; which caused September, October, November, and December, to bear their names the Seventh, Eighth, Nine, and Tenth Month; yet all years by the Almanacks putting January for the first Month beareth the name accordingly from the Heathen God *Janus*, painted with two faces, as it were beholding the year past, and the year to come. February was so called of certain sacrifices then offered, called *Februa*; March, of *Mars*, an Heathen God; Aprill, of the Spring-Time, and the Word *Aperio*, opening all vegetables and other things: May, of *Maya*, the Mother of *Mercury*, June a *Junio*, for that all the young People had a meeting in that Month for recreation; July, of his own name *Julius*; and *Augustus* for the enlarging of the Empire.

The denomination of the Months.

Now forasmuch as the odd six hours, could not conveniently be brought to account every year: he ordained that every fourth year one day should be added to February, because four times six hours maketh up a whole day of Four and Twenty hours; and the year wherein this odd day falleth, we call commonly Leap year. And because it was added at the six Calends of March, it is named in Latin, *Bisextus*, or *Bissextilis Annus*. Nevertheless *Julius Caesar* did begin his Kalendar in January, when the Sun entreth the eighth degree of *Capricorn*, eight days after the Winter *Solstitium*, which then being the shortest day of the year fell upon the twentyfifth of December. And the Spring Time *Equinoctium*, about the twenty fifth of March. The which places of the Sun are now changed and slidden back in the *Julian* Kalendar, from the said observation of the Spring *Equinoctium*, as also from the Harvest *Equinoctium* (being about the twenty sixth of September) the longest day then falling out the twenty fifth of June, grounded upon this reason, of prevention of the Equinoctiall to the Twelfth, Eleventh, and Tenth days of the said Months, and the Thirteenth and Fourteenth of September: but the chief cause proceedeth by reason that *Julius Caesar* did reckon the year to continue three hundred sixty five days, and six hours; which is more than the just Astronomers Calculation by Ten minutes of an hour, and forty four seconds, accounting sixty minutes to an hour, and sixty seconds to a minute: so that the year truly containeth three hundred sixty five days, five hours, forty nine minutes, and sixteen seconds, as is before declared, which difference in the space of one hundred thirty four years or thereabouts maketh one whole day; and in the space of one thousand six hundred sixty four years, being the time that the *Julian* Kalendar was set forth, untill the last year, it cometh to Twelve days, Twenty Two hours, Forty minutes, and Twenty Five seconds.

The difference of the account of years, for the error.

For this cause sundry Learned Men have heretofore desired that the same may be reformed, to avoid inconveniences, and to have a true account of years and days. And the matter was propounded to divers generall Councils, but took no effect, till now of late years, by means of Pope *Gregory* the thirteenth, in the year 1582, and then it was permitted to one *Aloysius Lilius*, (Professor in Mathematic Astrology) to set down this long desired Reformation; who being resolved to do the same exactly by true account, was hindered by the Clergy, for they would not agree that the same should be drawn back any further than to the time of the *Nicene* Council, which was in the year 328: and hereupon he brought the reckoning back only Ten days, and caused the 15 day of December to be called the 25 day, which is but observed in some places, and brought great controversie in divers Countries: seeing the day of the Nativity of Christ, and other Festivall days, and also days of keeping of Fairs and Markets, are changed and holden Ten days before the accustomed time. And Merchants and others in making their Contracts and Obligations are often disappointed of their days of payment, with divers other inconveniences.

Alteration of Ten days, and the inconveniences.

Whereas men of true judgement, might have made this argument: Is it by the addition of Time, growing by certain minutes and seconds every year, arising to one

A true and
good reformation
of the Julian
Kalendar

whole day every fourth year, in the Month of February. Then, as it is increased thereby thirteen days in one thousand six hundred sixty four years, it may by the same Rule decrease so much in few years, by leaving out, and suspending that one day, which is so added, untill it come to his first institution and calculation of the Julian Kalender; which may be reformed in fifty two years, beginning from the year 1620, being Leap year, and leaving out thirteen days, which is little more than one Hour in the said, and is no perceptible difference; and after the said fifty two years expired, to add the said day again, and there will not increase any one day more, but in one hundred thirty four years. And all the yearly observations may be accommodated accordingly.

I made an exact Table thereof, in the year 1604, whereby the day of the Nativity of our Saviour fell out again to be the shortest day of the year. This Table was shewed unto the Kings Majesty of Great Britain (as I was informed) and howsoever pleasing, yet for some causes to me unknown not held fit to be established.

CHAP. III.

Of NUMBER, and the Misteries thereof.

UNITY is the Spring and Fountain of Numbers, which hath a reference unto God, the only Fountain of Goodness, the only Father, Creator and Preserver of us all. Here let us note, that the Philosophers have not only (with one consent) affirmed, That great misteries and vertues are contained in Numbers. But the Ancient Fathers have also observed the same in the Holy Scripture; as *Jerome, Augustin, Origen, Ambrose, Basil, Athanasius, Hilarius, Rabanus, Beda*, and others; amongst whom *Dr. Rabanus* hath made a Book of the vertues which are hidden under Number. And if there were no mystery comprehended under Number, *Saint John* in the Revelation would not have said, He that hath understanding let him reckon the Number of the name of the Beast, which is the Number of a Man, speaking of Antichrist in the days of the Emperour *Domitian*, the tenth Persecutor of the Christians, and the twelfth Roman Emperour, when the Latine Tongue was most frequent, although he did write in Greek, which-number was 666 by significant letters. Now, as One is no Number, but *unitas*; so there is but one God, one World, one Sun, one King of Bees, and Leader amongst Cattell. Number Two, is the first off-spring of unity, not composed, but in society united, called the Number of Justice, wherein many things are observable. The Two Tables of the Law; Two Cherubins upon the Ark of *Moses*; Two Testaments; Two great Lights; Two Natures in Christ; Two Solstices; Two Equinoctials; Two Poles, and many other things.

The Number Three is called Holy, and *Tria sunt omnia*, as the Philosopher saith, which divers also do acknowledg to be of great efficacy in all things; whereof *Pythagoras, Virgil, Pliny, Aristotle, Trimegistus* and others, have written copiously; the glory of all belonging to the Three Persons in the God-head, with the vertues of *Faith, Hope, and Charity*. In the figure of Four many things are to be noted, as the Four Elements; the Four originall Winds; the Four Seasons of the year, &c. So of the Number Five, being the *Medium* of Ten, which in Number figurative climeth no higher, without doubling in Letters or Figures, having this property, that take nine from

Vicarius generalis Dei, in Terris. D.C.L.V.V., IIIII. Unitas.

Dualitas.

Trias.

4. & Quinarias.

Denarias.

from ten there remaineth one; take eight, there remaineth two; take seven, there remaineth three, and six remaineth four: All which remainders added together, make again the Number Ten, whereof the Number Five is equidistant. To speak of the Five Senses, Five fingers and toes, Five sorts of creatures, and other dependences, would be tedious. The Number Six is not void of the like applications: But no Number more used in Holy Scripture (as perfect and compleat) than the Number Seven, called Sacred, because God rested the Seventh day, and did bless and hallow the same. It was ordained in the Law, that amongst the People of God, every Seventh year should be held Holy, wherein the Land should rest from labour, and that liberty should be given unto Servants, and be called a year of rest unto the Lord. And by the like Reasons it was instituted, that the Israelites should Number unto them Seven Sabbath years, containing 49 years, and immediately in the beginning of the 50 year following, the Trumpet of a Jubilee should be blown the tenth day of the Seventh Month. The Sacrifices for the most part are offered by Sevens; the great Feasts of Gods People lasted Seven days, and they did eat Seven days unleavened Bread at the Pasover; Seven Weeks were reckoned between the Pasover and Pentecost; and most of the Feasts were in the Seventh Month. In a figure also did the Ark of Noah (which was a figure of Christ) rest upon the Mountains of Ararat in the Seventh Month: likewise it is said, *Wisedome hath builded Her House with Seven Pillars*, understanding the Church, with the gifts of the Spirit, which are figured by Seven burning Lamps, and by Seven Graven Candlesticks; the Stone mentioned by Zachary (which is Christ) hath Seven watching eyes of God; and the Number Seven so often used in the Revelations of John. To say nothing of the Seven Planets running their courses; and among the fixed Stars, the Seven called *Pleiades*, and other Seven *Hyades*; and the two Polar Images, called *Ursa Major*, & *Ursa Minor*, contain each Seven Stars; and many other observations there are of the Number Seven may be noted.

Numerus magna perfectionis & virtutis.

Sabbatical years.

Jubilee year.

Some observations there are of the Number Eight and Nine. And for the Number Ten, notice is taken of the Ten Commandments; Ten Curtains in the Temple of Solomon; Ten Strings upon the Harp, Ten Musickall Instruments, and divers other particulars.

The Number Twelve hath very great use and concordance in the Scripture: the 12 Tribes of Israel, whereof 12. Stones were placed in the River Jordan, and so many Precious Stones upon the Breastplate of Aaron; so many Loaves offered; so many Altars builded, and so many Lions under the Brazen Seas; so many Fountains in *Hellim*, and so many Men sent into the Land of Promise; hereunto allude the Twelve Apostles, Twelve thousand Nations marked, Twelve Stars to Crown the Queen of Heaven, Twelve Baskets of Bread gathered, Twelve Angels, and so many Gates and Stones of the Heavenly Jerusalem; omitting to speak of the Twelve Signes of the Zodiac, and many other particulars touching the coherence of this Number. Let us note, that some *Indians* and Heathen People at *Guiana* have no division or account of Times and Number, they only reckon by the Moons, as one, two, three, four, or five Months; or by days in like manner: their Numbers they reckon thus, one, two, three, and so to ten; then, ten and one, ten and two, and so forth. And to shew their meaning more certainly, they will demonstrate the same by their fingers, still making signs as they speak: and when they will reckon twenty, they will hold down both their hands to their feet, shewing all their fingers and toes; and as the Number is greater, so will they double the sign. And when they appoint or promise any thing at a limited Time, they will deliver a little bundle of sticks, equall to the Number of days or Moons that they appoint, and will themselves keep another bundle of the like Number; and to observe their appointed Time, they will every day, or Moon, take away a stick, and when they have taken away all, then they know that the Time of their appointment is come, and will accordingly perform their promise, which may be a president to many Christians.

Indians account of Time and Number.

Thus much may suffice to have noted concerning Number, and the coherence thereof

thereof with Time. Now whereas God by his divine providence hath made all things subject to *Number, Weight, and Measure*, let us in the next place intreat of Weights and Measures.

CHAP. IV.

Of WEIGHTS and MEASURES used in all places of the World, with other observations.

The manner
of Weights.

HAUING intreated of Time and Number, wherein and wherewith God doth govern all things according to his determinate will and pleasure: Now in order let us handle the description of Weights and Measures, whereby all Wordly things are disposed of: Which is most necessary to be known, to give every Man his own, and to buy and sell by; according to which, all contracts and agreements between Man and Man (in the course of Traffic and Trade for all commodities) are made, to distinguish *Meum* and *Tuum*, by the Law and otherwise, according to common consent of all Nations.

All WEIGHTS are divided into three sorts.

First by the great number, that is to say, by Hundreds, Kintalls, Centeners, Talents, Thousands, Weighs, Skipponds, Charges, Lispounds, Rooves, Stones, and such like.

The second sort of Weights, is by pounds, *Mina, Manes, Rotulus*, &c.

The third division of Weights doth consist in the smaller division of 12, 14, 16, 18, 20 and 30 ounces to a pound, and the subdivisions thereof.

Talentum.

The Talent of the *Græcians* 60 *Minas*, every *Mana* 100 Drachms, so a Talent is six thousand Drachms, 8 of them to one ounce is 750 ounces. Another Talent of *Greece* is 16 *Sestertios*, being 40 *Minas* or Pounds of 18 ounces, as also of 20 ounces. In *Egypt* it was 32 *Sestertios* or 80 Pound. The 50 *Sestertios* of *Cleopatra* are 125 ℥. In *Thracia* 48 *Sestertios* being 120 Pounds. In *Africa* 24 *Sestertios* are 60 *li.* differing also in the Pound Weight.

Cantar or
Kyntall.

Cantar, or *Kyntal*, or *Centener*, called hundreds of 100, 112, 120, 125, 128, and 132 Pounds. The *Hebrews* did call *Cicar* to be 50 *Minas* or *Maneg*.

Weighs.

Weighs are commonly 165 ℥, or 180 ℥, or 200 $\frac{1}{2}$ for a charge.

Skippond.

Skipponds of 300, 320, 340, and 400 Pounds the Skippond.

Lyspound.

Lyspounds of 15 and 16 Pounds to the Lyspound.

Rooves.

Rooves or Arrobas of 10, 20, 25, 30, and 40 Pound to the Roove.

Stones.

Stones of 6, 8, 10, 16, 20, 21, 24, and 32 ℥, and also 40 ℥, as more particularly appeareth hereafter in their proper places.

Mixias.

Mixias are also used, whereof we find mention made in some Books, is ten thousand, and is commonly understood for 10000 Dragmes of 8 to an ounce, and 12 ounces to the Pound.

Marks.
Besse.

The Pound is also divided by Marks of 8 ounces, and Besse of 12 ounces; every ounce was amongst the *Hebrews* 2 Sicles or Staters.

Siclus

Siclus is sometimes taken for an ounce, also half an ounce, and quarter of an ounce, which is Gerag, or Obolus. Sicles,
Statera
Gerag.

Mina Ptolomaica is $1 \frac{1}{2}$ Rotulus which is divided into small parts, viz.

18 Ounces, of 12 to one Rotulus.
144 Dragmes, of 8 to one ounce.
432 Scruples of 3 to a Dragme.
846 Obolus.
1296 Lupes.
2592 Siliquas or Currats.

Mina of the Græcians, otherwise called Inna or Maneg, is a Pound.

$12 \frac{1}{2}$ Ounces.
25 Staters or Ciclos.
100 Dragmes or Rosoli.
300 Scruples, 24 to an ounce.
600 Obolus.
900 Lupines.
1800 Siliquas.
3600 Areola or Chalcos.

Inna or Maneg.

Rotulus in Arabia, Siria, Asia Minor, Egypt, and Venice is 1 lb.

12 Ounces or Suchosi.
24 Septarios or Ciclos.
84 Deniers of 7 to an ounce.
96 Dragmes or Darchiny.
288 Scruples or Grana.
576 Obolus or Orloffat.
864 Danig.
1728 Carrats or Siliqua.
6912 Kestuff.

The 7 Deniers make an Ounce, and there were Dragmes also of $1 \frac{1}{2}$ Dragme and of $1 \frac{1}{3}$ Dragme, and of one Dragme called Alby.

In the Low-Countries the Pounds are divided diversly in 16 Ounces, every Ounce in 8 Dragmes, or fifths, and 8 parts; And in France they call them 8 Grosses, the 128 make one Pound. In other places they divide the Pound in 12, 14, and 15 Ounces where of the Pounds and Ounces both do differ, which is the cause that hereafter every Country hath a declaration thereof. Difference of
Pounds and
Ounces

At Bridges in Flanders they use Pounds 14 Ounces, and of 16 Ounces, whereof the 100 lb of 16 Ounces make 108 lb of 14 Ounces; which Ounces 14 to the Pound are heavier, for 100 Ounces of these are $105 \frac{1}{2}$ Ounces of 16 to the Pound: Which Ounces are divided in half Ounces, or Loot, and every Loot in a Sizayns, and every Sizayne in 2 Dragmes or Quintes. The smaller proportions and subdivisions of other places are as followeth. The Pound
weight of
Bridges.

Italian Pounds for physick used in other places also.

12 Ounces.
24 Loot.
48 Sizaynes or Siliqua.
96 Dragmes.
288 Scruples.
576 Obolus.
1728 Siliqua.
5760 Grains.

The said Weight of Physick is at Lyons in France as the Merchants lb.

12 Ounces.
96 Dragmes.
288 Scruples.
5760 Grains.

The

The Pound Weight of *Venice*. { 12 Ounces.
72 Sextulas.
1728 Siliqua.
6912 Grains.

The Pound at *Paris* in *France*. { 16 Ounces.
128 Grosses.
384 Scruples.
9216 Grains.

In *Italy* the Pound is also divided { 12 Ounces.
24 Staters.
96 Dragmes

Vienna in *Austria* the Pound in { 32 Loot.
128 Quintes.
512 Pennings.
12800 Grains.

Differences of Grains. Forasmuch as it falleth out most commoly, that upon trial of an unknown Weight, we do begin from the smallest Weight or Grain, and so ascend to the other proportions, and to the Pound, by comparing the same to our Grains and divisions of the Pound, which in matter of mint for Gold and Silver is of great moment, when the penny Weight is divided into 24 Grains in *England*, and in the Low-countries into 32 Grains. Let us note the great diversity abovesaid of 5760 Grains to 12800 used at *Vienna* and other places, proportionably to their Pound; and consider how easily we may be overtaken therein, whereof a more ample declaration is in the mint affairs

Trett and Cloff.

There is also a great observation to be had in the correspondence of Weights of one country to the Weights of another country, upon the hundreth subtle, that is to say 100 Pounds even Weight. And because in *England* all Wares of Volum or Bulck is sold some by the hundreth Weight of 112 ℔. and some is sold by the Pound, as spices, sugars, and such like, and yet are weighed by the said Weight of 112 ℔; and that moreover, there is an over-weight allowed called Trett which is 4 upon the 112 ℔ and also 2 ℔ upon every scale of three hundred Weight called Cloff, which is abated between the buyer and seller, and so there is a loss of Weight by this Trett and Cloff: And especially because the commodities imported are bought by the Weight of foreign Nations; I have thought convenient to describe the said correspondence of Weight according to the 100 ℔ subtle of *Antwerp*, being generally known in all places: And for the Weight of *London*, to make some observations particularly.

The correspondency of Weight of most places of Traffick.

Antwerp.

THE Custom of *Antwerp* is to weigh by the hundreth Pounds even weight called subtle, for the which commonly there is allowed at the weigh-house 101 ℔. A Stone weight is 8 ℔ the Skippound 300 ℔ the Weigh 165 ℔ the Carga or Charge 400 ℔ which are two Bales of 200 ℔ for an horse to carry on either side, and the Pound is divided into 16 Ounces.

London.

The said 100 ℔ Weight of *Antwerp* weigheth in the places following.

At *London* and all *England* — 104 ℔ subtle Weight, and of the Kyntal Weight of 112 ℔, it weigheth — 91 $\frac{1}{2}$ ℔.

Dublin.

At *Dublin* and all *Ireland* also 104 ℔ and 91 $\frac{1}{2}$ by the great hundreth.

Edenborough.

At *Edenborough* in *Scotland* — 96 ℔ and all *Scotland* over; and 103 $\frac{1}{3}$ for 112 ℔.

The said 100 ℔ make 189 $\frac{1}{2}$ Markes of 8 ounces, which are ounces Troy; wherewith Gold, Silver, Pearles, Musk, Corral, &c.

Diamonds

Diamonds are weighed by another weight called Carrat, which is also used in ^{Diamond} *England, France, and other places.* One Carrat is 4 Grains in *England* and with them about 5 Grains, because as aforesaid they have 32 Grains to the English, being our penny weight.

The said 100 lb of *Antwerp* are correspondent with the 100 lb *Bruxels*, of *Malines, Hertogenbosch, Lovain, Arschot*; but at *Barrow op Zoom* 98 lb.

At *Bruges* also 100 lb. But Wooll weight is 180 lb, which are weighed by Stones of 6 lb, called Nails, used also by the Skinners there, and maketh 114 lb English Wooll weight weighing by four Nails, whereof 45 Nails make a weight, the two weighs make one pocket of Wooll. ^{Bruges.}

This 100 lb of *Antwerp* is but 93 lb at *Bruges*, in the weight of Butter and Cheefe, weighing by Stones of 6 lb, and 20 Stones is a Weigh, and do make also 189 $\frac{1}{2}$ Marks of Silver, Gold, &c. Troy weight.

The said 100 lb makes at *Gaund, Ipre, Dixmuyde, Hulst, Popering, Tornay, Ailst, Gaund, Mirnow*, for Hops and other wares 108 lb; and also in the *Wallons* Country. And at *Audinard, Cortyke, Lille, Daway, Santomer, and all Flanders* 110 lb.

The said 100 lb of *Antwerp* make at *Amsterdam* but 94 $\frac{4}{5}$ lb, and for Silkes they use the weight *Aniweap*. ^{Amsterdam}

And all *Holland, Gelderland, Walstrand, and Zeland*, it is 99 lb, and 110 lb only at *Zurickzea and Tergoes* maketh 107 lb. ^{Holland, Zeland, &c.}

FRANCE.

The said 100 lb of *Antwerp* subtle weigheth by the Kings weight, at *Paris* ——— 93 lb, accounting 4 quarters of 25 lb to the hundred.

Diepe, Abbeville, Bourdeaux, Borgoigne, &c. ——— 94 $\frac{3}{4}$ lb.

Roan ——— 91 lb, by the *Viconte*, accounting as at *Paris*.

Also by the ordinary weight, ——— 94 $\frac{1}{2}$, weighed by the same, and account 4 per cent. over.

Lyons ——— { 111 lb ordinary weight by Centeners of 112 lb.
102 lb Almericke or weight of *Genua*, for Silkes, Saffron, and such like weighing by Small weights, and abating 8 per 100.
94 $\frac{3}{4}$ lb by the Kings weight, to pay Custome by.
A Charge is 300 lb, a Quintal 100 lb, and a Somme is 400 lb.

Tholouze --- }
Avignon --- } ——— 111 lb; every Centener or Quintal is 2 Frailes of 56 lb.
Montpellier --- }

Rochel ——— 111 lb; and 119 lb by the small weight.

Calais in Picardy ——— { 111 lb ordinary weight.
92 lb Merchants weight.
114 lb the English Wooll weight.

Genua ——— { 102 lb for Spices.
85 lb by the great weight.
Carga or Charge, is 270 lb small weight.

Marfellis ——— 111 lb.

S. Antoine ——— 127 lb.

Aquismort, }
Mirabel, --- } 102 lb. And all *France* generally 111 lb. *Lyons* weight are some 102 lb,
Calsada, --- } or 94 $\frac{3}{4}$ as aforesaid.
Offerte, --- }

SPAIN.

Sevill, the said 100 ℔ are 107 ℔ by { Great quintal 144 ℔ of 4 Roves of 36 ℔.
Smaller quintal of 112 ℔, of 4 Roves of 28 ℔.
Lesser quintal of 120 ℔, of 4 Roves of 30 ℔.

Granada and *Armaria bona* — { 105 ℔ Is Pound of 16 ounces.
93 ℔ Silk and Copper weight of 18 ounces.
54 ℔ great weight for Flesh of 32 ounces.

Castile — } 102 ℔.
Medina del Campo }

Burgos — 93 Rotulus.

Arragon } — { 106 ℔.
96 ℔, Great weight for Wooll.
Barselona } 131 ℔, Small weight for Saffron.

Valentia, — } 106 ℔ by Quintals of 4 Roves, of 30 ℔ for Spices.
134 ℔ by Quintals of 4 Roves of 36 ℔.

Carga is 3 Quintals of 360 ℔, and the greater of 432 ℔.

The said 100 ℔ of *Antwerp* makes in *Spain*.

At *Leon* — 109 ℔.
Sarragossa — 112 ℔, and small Quintal 131 ℔.
Lavalona, *Sallanico*, and *Magilica*, — 131 ℔.
Vilaco, — 80 ℔.

The Islands of the *Canaries* and all the Islands of *Spain* use the weights of *Sevill*, as aforesaid.

PORTUGAL.

The said 100 ℔ make 107 $\frac{1}{2}$ Rotules } The great Quintal of 108 ℔.
or Araters, by — { The small Quintal of 112 ℔, containing
each four Roves of 32 ℔ and 28 ℔.

There is allowance made, four upon the hundreth upon Sugars; and two and three upon Cotton Wooll and such like. The small Quintal is the weight of the Contracti- on house of the Indies: Spice is weighed hereby, but all weighed by the great Quintal, and reduced upon the less Quintal. One Quintal of Wax is 1 $\frac{1}{2}$ Quintal 112 ℔, is 168 ℔.

Madera
Cabo Verde
Santo Thomas
Guynea
Morocco in *Barbary* } 107 $\frac{1}{2}$ Rotules or Pounds by the Quintal of 128 ℔.

Fez and *Suus* in *Barbary*, — 96 ℔.

Calicut, 30 Aracoles for the said 100 ℔ of *Antwerp*; here they sell by *Baccar* or *Ba- har*, being at *Lisbone* 4 great Quintals of 112 ℔.

Baccar or *Bahar* is — { 4 Quintals for 120 Aracoles.
20 Faracoles of 32 ℔ per Rove, at *Lisborn* is 5 Quintals
480 Aracoles.

ITALY.

Venice, the said 100 ℔ is — 98 $\frac{1}{2}$ ℔ Great weight, wherewith Flesh, Butter, Cheefe, Leather, Dates, Yarn, Copper thred, Iron, Oil, Brimstone, and Wooll are weighed, called *A la grossa*:
And

And by the small weight *Allasotile* — 156 ℥ of 12 ounces, most used for all Merchandises, every ounce is six Sassi, every Sassi of 24 Carrats, every Carrat is 4 Grains.

They do also weigh by thousands of 40 Mixi of 25 ℥ every one. And there is allowance made two upon the hundreth, in the Custom house; they account also by Cargaos of 400 ℥ small weight. Also by star of 220 ℥ weight, howbeit star is *Mensuralis*, to measure according to the weight of the Goods, as Ginger 180 ℥, Raifins 260 ℥, Corne 130 ℥. star containeth 54 pottles of wine at *Antwerp, Istria, Spalato, Sequia, Fiume, Piran, and Trieste*, have all the same Weight, which the *Venetians* use as aforesaid.

The said 100 ℥ at *Rome,* } 132 ℥.
Florence, } 125 ℥ 12 of ounces.
Bologna, } 53 ℥ of 30 ounces to weigh Wax and Wooll by Roves of 10 ℥.

Milan, Pavia, and Ceremonia } 143 ℥, of 12 ounces most used.
 } 132 ℥ of 12 ounces, being 13 of the other.
 } 60 ℥ of 28 ounces for flesh.

Rechanate ————— 137 ℥, but to Gold Thred but 112 ℥.

Treviso, Padua, }
Ferrara, Ottrante, } — 137 ℥, and 108 ℥ by the two Quintals.
Urbino, Lansan, }
Cesena, Bergamo, }

Verona 90 ℥, and for Gold Thred } 143 ℥.
Bressa 184 ℥, }
Naples 120 ℥, } and for Venice Gold } 136 ℥.
Romagna 120 ℥, } 134 ℥.
 } 134 ℥.

Carpi, Mirandola, }
Parma, Plaisance, }
Luca, Mantua, }
Forli, Carmia, } The said 100 ℥ of *Antwerp* make 147 ℥.
Aquila, Crema, }
Como, Piedmont, }

Savoy ————— 137 ℥, and small weight 195 ℥.

Raviano, Faenza, Modena, Rimano, Ravenna, and Ragusa, all 132 ℥.

Genes by Roves, to a Quintal of 4 Roves and 4 ℥ over and above allowed, Pepper 110 ℥, and Ginger 114 ℥ the Quintal.

Napoli de Reame }
Puglia, Calabria } 147 ℥.
Macharon ————— 53 Rotulus the 100 to one Quintal or Cantar.

Sicilia all the Island over ————— { 152 ℥ of 12 ounces.
 } 61 Rotuls of 30 ounces, is a Cantar of 24 Sestertio's.
 } 54 Rotuls for flesh by talents of 12 Sestertio's, is 30 Rotulus.

Candia — 138 ℥ for Gold Thred.
 89 Rotuls, the 100 is a Cantar or Quintal.

Nigrepont }
Griro } 119 ℥.
Laarta } 87 Rotuls, the 100 a Cantar.
Cataio }

Lacaonia 138 ℥, 78 $\frac{1}{2}$ Rotules.

Constantinople { 87 $\frac{1}{2}$ Rotules, the 100 a Cantar.
39 Ochaa.

Dragma they call Metallicy, of 2 $\frac{1}{2}$ make 3 Dragmes of ours.

The said 100 ℥ make at *Armenia* 130 ℥.

At *Bursa* in *Natolia* — 88 Rotules.

Bucca — 44 Ocha's.

Damasco 26 Rotules, whereof the 100 make a Cantar, every Cantar 5 Zurli or stones of 20 Rotules, a Rivola is at *Antwerp* 225 ℥.

Tripoli 22 Rotules.

Bieritti 21 Rotules.

Suria 156 Mina's, every one of 100 Dragmes.

Siria in *Hebrew* 80 Mina's or Maneg, and 100 is a talent of Pounds 18 ounces.

Alexandria — { 108 Rotules, the 100 a Cantar.
78 Mina's of 20 ounces.

Kalla maketh at *Antwerp* 560 ℥

Molucco 88 Rotules, the 112 make a Cantar.

Arabia — { 78 Rotules of 12 Sachosi, or ounces
148 ℥.
104 Maires or Mina's.

Almerica Malica — 90 ℥ of 12 ounces, or 36 Mina's Sestertio's of 30 ounces, or is 60 Siclos.

Cyprus 20 $\frac{1}{2}$ Rotules, the 100 a Cantar, and the 100 of *Famiagoffa* are in all the Island 104.

Rhodes 19 $\frac{1}{2}$ Rotules, the 100 make a Cantar.

Scio: Fio 96 $\frac{3}{4}$ Rotules or Scrutari.

Corfu 97 ℥ great weight, and 115 ℥ small weight.

Levante 26 Rotules and 156 ℥.

Egypt. — { *Alcario* { 78 Mina's of 16 ounces.
164 ℥.
27 Rotules of 6 ℥ every one.
Sciba is at *Antwerp*, 320 ℥, is Skippound.
Zeroi is 50 Rotules.
Forfori is 65 Rotules, is for Pearles.
Zadin is 77 Rotules.

Muske and Ambar is weighed by Metallici or Dragmes, and with Peso, whereof 1 $\frac{1}{2}$ is Metallicum, the 50 are one marke, and our marke is 42 Metallici.

Suria — { *Tripoli* 26 $\frac{1}{2}$ Rotules.
Achri 17 $\frac{1}{4}$ Rotules, the 100 a Cantan Tambaran.
Aleppo and *Aman* 22 Rotules, the 100 a Cantar.

Every Rotule is 60 ounces, 8 Metecalos or Dragmes is the Rotulo, 480 Metecalos or Metalicos is every one 1 $\frac{1}{2}$ Peso, and the 10 Peso's is an Ouga or Ongia, where-with Civet is weighed.

Archipelago {
Nicofia { 120 ℥.

Barbary

Barbary	Arcadia	{	92 ℥.
			83 ℥, for Mavigette.
	Tripoli Thunes	{	63 Rotules.
			93 Rotules, the Cantar is 5 Roves of 20 Rotules.
	Oran —	{	138 ℥ for Spices, and the Cantar is 4 Roves.
			50 Rotules for Corne, every Cantar 6 Rotules.
			61 Rotules for Cotton wooll, 15 to a Cantar.
	Una —	{	65 Rotules for Cotton wooll.
			75 Rotules for Spices.
			94 Rotules for Corne.
Sus in Africa by the Quintal of 100 ℥ of Seville.			
Fex, the Quintal is 66 ℥ of Antwerp of 18 ounces.			

GERMANY.

The said 100 ℥ of Antwerp maketh as followeth, at

Norenborgh	}	92 ℥ of 16 ounces or 32 Loott, some by the Centener of 100 ℥, and some of 120 ℥.
Constance		
Spiers		
Bibrach		
Collen	—	93 ½ ℥.

Ausburgh	}	all 95 ℥.
Munchen		
Wissell		
Norlingen		

Salsborgh — 111 ℥ by the small weight, and 83 ℥ by the great.

Meysen and	}	100 ℥, Zigostatica is the Princes, weight, marke; Pounds of sixteen ounces.
all Saxony,		96 ℥ Merchants weight.
		148 ℥ of 12 ounces.

Frankford	}	96 ℥, they do use the Centiner of 100 ℥, 120 ℥, and 132 ℥.
Hecdelborogh		
Lipsich		
Friburch		
Ulme, Isuff		
Offen of Offner		
Basse		
Costuts		
Dompstetter		

Botsen	}	138 ℥ ordinary weight.
Adler		91 ℥ to weigh Steel, Tinn, and Copper.

Bresloo	}	120 ℥ by Centiners of 132 ℥, and Stones of 24 ℥, whereof 5 Stones make a Centener.
Silesia		
Pooßen		

Prage	}	87 ℥.
Canali		
Passau		
Gern		
Regensborgh		

Vienna

Vienna }
Erfurd } 35 ℔, a sum of Quick-silver is 275 ℔ of { 32 Loott
Idria } 128 Quints } the ℔.
Loejen 146 ℔. { 512 Penning

EASTLAND.

The said 100 ℔ of *Antwerp* make at
Hamborough _____

96 ℔, the Centener is 120 ℔ of 10 ℔ to the
 stone, 300 ℔ to the Skippound, or 20
 Lippound of 15 ℔.

Lubecke _____

96 ℔, The Centener 112 ℔, the Stone 10 ℔,
 and 32 stone to a Skippound, and the 20
 Lippound of 16 marke pound is a Skip-
 pound also.

Coppengen 96 ℔ as *Lubecke*

Berghen in *Norway* _____ 96 ℔, but very uncertain weighing with a
 sling. *Straelfont* 92 ℔, the stone 10 ℔, and the Lippound 16.

Starin is 96 ℔, small stone 10 ℔, great stone 21 ℔, the Centener 112 ℔.

Stockholm in *Sweden* 120 ℔, the Skippound is 320 ℔, and also 340 ℔,
 as at *Danficke* by itones of 34 ℔.

Revell 120 ℔, and the Skippound is there 400 ℔.

Danficke 120 ℔. 16 mark Pound are one Lippound and 20 Lippound one Skippound
 by the small stone of 24 ℔ for Spices &c.

They have also a great stone to weigh gross Wares, as Wax, Flax, and the like of 34
 ℔ whereof 10 to the Skippound or 340 ℔.

Coninxborough 125 ℔, the stone is 40 ℔, and 10 stones one Skippound of 400 ℔,
 they do also weigh 350 ℔, for the Skippound of *Danficke* which is very dangerous,
 besides that the Citizens are much favoured.

Meluin is 124 ℔, the stone 40 ℔.

Riga is 120 ℔, and 20 a Lippound, and 20 Lippound to the Skippound.

Thoren 120 ℔, the stone is 24 ℔.

Nareca 120 ℔, agreeing with the weight of *Riga*.

Wilde is likewise 120 ℔, and 20 ℔ one Lippound.

Cracau is 124 ℔, and the Centener is 136 ℔.

The weight
 of the last of
 corne.

Rie.
 Wheat.

The said Skippound is used in many places; and as in *Italy* and other Countries a
 Carga or Charge is the loading of a horse of 300 or 400 ℔ so the Skippound is taken
 for the lading of corn in a ship *quasi* Skippound, as a dividend of a Last of corn; and as
 a Pound is divided into 12 or 16 ounces, so is the ship Last divided into 12 or 16 parts.
 As for example, at *Danficke* 16 Skippound for the Last of 340 ℔ for every Skippound
 which is the Last of *Rie*, which is at *Antwerp* 283 ℔, so the said Last 4245 ℔: and of
 Wheat 4528 ℔. At *Riga* and the *Nerua* 12 Skippound 4000 ℔; at *Neluyne* and
Coninxborough 5200 ℔, in the *Low-Countries* is 16 Skippound for Wheat, at 300 ℔
 maketh 4800 ℔, and 14 Skippound for *Rie* is 4200 ℔, so by the weight is the Last of
Danficke bigger and heavier than the Last of *Amsterdam*: and you see the difference of
 weight between Wheat and *Rie*. These Pounds are called Marke Pounds, being of
 2 markes to the Pound to be known thereby to be Pounds of 16 Ounces.

Observations concerning the manner of Weighing.

TO weigh with few pieces or Weights, take Weights of augmentation double,
 namely 1 ℔, 2, 4, 8, 16, 32, and 64, making together 127 ℔, and with these
 seven pieces you may weigh all things until 127 ℔: and with treble augmentations, as
 1, 3, 9, 27, 81, 243, and 729 ℔, until 1093 ℔. But the double augmentation is more
 commodious for *Germany* and *England*, where the Centener of 112 ℔ is used.

There

There must be a special regard had concerning the beams or ballances, for the justifying of them. If it be an Iron beam, try the same empty, and afterwards loaden with equall weights: And if it be a Wooden beam, it happeneth many times that the ends are not even, or that the Irons about the ends are removed more on the one side than the other; therefore try the said beam both empty and loaded, and you may find a great difference in weight, which with knocking in the Iron with a hammer may be remedied.

Whereas the weight of *Antwerp* (whereupon all the aforesaid correspondences are calculated) is bigger than the weight of *London* four upon a hundred, which may be thought a benefit; the same is not so to be accounted, because of the Custom $\frac{4}{100}$ pro cento for Trett, allowed between the buyer and the seller, at *London*, which taketh away the benefit. This Trett is taken by dividing your Weight subtil by 26, otherwise you should allow as it were Trett upon Trett.

The *Romans* held a Custom to name or call every mans Capitall or stock, a Pound or *As*; dividing the same into twelve ounces, every ounce into 24 Scruples, 288 scruples to the Pound: Bessè was $\frac{2}{3}$ of the Pound, or 8 ounces *Sextula* of an ounce. *Duellum* of the Pound is *Bina Sextula*, or $\frac{1}{3}$ part, *Sicilicus* is 6 scruples, *Dragma* 3 scruples. And so in the making of their Wills and Testaments, they put down one to be heir of Bessè, is 192 scruples, two of an *Ouncia* is $\frac{1}{12}$ part, or 24 scruples, 3 of *Semissa* is $\frac{1}{4}$ a scruple, 4 of *Duello*, is 8 scruples; in all 368 scruples, there being but 288 scruples in the Pound: So every mans portion must be ratably diminished according to the Pound. *Cicero* made the Testament of *Cesinna*, ex deunce & senuncia, was $\frac{2}{3}$ parts, and of *Marcus Fulvius* of 2 *Sextula* was $\frac{1}{12}$. There is also *Eubutio sextula*, being $\frac{1}{72}$, and so the masse of their goods was described.

The maner of the *Romans* to make their Wills and Testaments.

Of one Pound of 12 ounces, *Sextans* is two ounces *Quadrans* 3 ounces, *Triens* four ounces; and so accordingly the goods were distributed in equity. By means whereof the Testators wealth was not known, and when he gave more than the proportion Arithmetical came unto, the order was to reduce the same to the Pound of 288 scruples by diminution of every mans rate accordingly. The Custome used by many now to give certainties, and the remainder in uncertainty is to be preferred.

Weights for Monies, and their correspondence for most places of Traffique,

There is another weight which is used in the Mints for Gold and Silver, which is the Mark weight of 8 ounces. This Mark weight is heavier at *Antwerp* than their ordinary Pound, by five upon the hundred.

This Mark is divided in 20 English, every English 32 Grains; so one Mark is 5120 of their Grains

This manner of Mark weight is used in most Countries, howbeit in some places of *Italy* by Pounds of 12 ounces otherwise divided.

In *England* the Pound Troy of 12 ounces is divided into 20 penny weight, every ounce and every penny weight into 24 Grains, which in *Antwerp* upon the Mark is divided into 32 Grains. So the Pound Troy of 12 ounces at *London* is but 5760 Grains; whereas the Mark of *Antwerp* being but 8 ounces, is 5120 Grains, as above said. Whereof we intend to treat more amply in our second Part of Law-Merchant.

There is also used a penny weight, which is divided; the Mark in 8 ounces, the ounce in 24 penny weight, and the penny weight in 24 Grains, making the said Mark of 8 ounces to be 4008 Grains.

The Mark is divided at *Rome* in 8 ounces.

The Mark weight of *Rome* { The ounce in eight Dragmes.
Dragma 3 scruples.
Scruple 2 Obolus.
Obolus 3 siliqua's.
Siliqua 4 Primi or Grains; so every Mark is 4608 Grains.
Meyser

Meyſen in Saxony, ——— { Marks 8 ounces.
Ounce 24 penny or Deniers.
Penny 24 grains or Momenta, is alſo 4608 Momenta to the Marke.

Dantriſch *Danſicke in Eaſtland* ——— { Marke 8 ounces
Ounce 32 penny } Is 512 in the Mark.
Penny 2 Heller

Nuremberg *Noriborough,* ——— { Mark 16 Loot.
Loot 4 Quintes.
Quints 4 Prime or Numulos.
Penny 4 Sertertio's, is the mark 256 Penny, or 1024 Sertertio's.

France ——— { Mark 8 ounces
Ounce 8 groſſes } Is 4608 Grains the Mark.
Groſſe 3 deniers
Denier 24 grains

Portugal, ——— { Mark 8 ounces } 288 grains to the Mark.
Ounce 8 Oitavo's
Oitavo $4\frac{1}{2}$ great Grains.

Venice, ——— { Mark 8 ounces.
Ounce 4 quarts or Silico's.
Quarta 36 Carats or Siliqua's.
Carrat 4 grains, is 4608 grains to the Mark, or 1152 Siliqua's.

Florence ——— { Pound in 12 ounces
Ounce 24 deniere } 6912 grains the Mark.
Deniere 24 grainies.

Gold.

Genua ——— { Mark 8 ounces.
Ounce 24 deniers.
Denier 24 grains.

Silver.

Pound 12 ounces.
Ounce 24 deniers.
Denier 24 grains.

Naples, a Pound 12 ounces, and an ounce 8 Octany.

Beſſe, or old marke of the Romans, ——— { 16 Loot or Tetrdragmes.
21 Tridragmes.
32 Didragmes.
64 Dragmes.
96 Obolus or Treobolus.
128 Triobulos.
384 Obolos.
768 Miobolos.
3840 Momenta.

The old Pound of the Romans, called Pondus, ——— { 64 Denarios.
128 Quinarios.
256 Sertertios.
640 Afſes.
1280 Semilibella's.
2560 Ternucios.

<i>Libra Romana.</i>	12 Ounces or gilders.
	84 Denarios.
	168 Victoritatus.
	336 Sestertios.
	840 Asks.
	3320 Quadrantes or Teruncios.
	5040 Sextantes.

We have declared heretofore the division of the Pound weight for wares, and the correspondence of the hundreth ℥ , compared to the 100 ℥ Suttle of *Antwerp*. And now in the same manner we shall note the correspondence likewise by the hundreth markes of *Antwerp* to all the said places or most of them, which is called the weight of the Duke of *Burgundy*, agreeable with the 100 markes of *Bridges*, and containing 14 ounces to the Pound.

The said 100 markes of *Antwerp* make in all places following.

<i>Saxony.</i>	<i>Danficke.</i>	}	105 $\frac{3}{4}$
<i>Meysen.</i>	<i>Milan.</i>		
<i>Collen.</i>	<i>Vicenza.</i>		
<i>Treci.</i>	<i>Lipsich.</i>		
<i>Mens.</i>	<i>Ulme.</i>		
<i>Erfurd.</i>	<i>Frankford.</i>		
<i>Grecia.</i>	<i>Ausborough.</i>	}	103 $\frac{1}{4}$ Marks.
<i>Noremborgh.</i>	<i>Baviere</i>		
<i>Franconia.</i>	<i>Bamberg.</i>		
<i>Wissilburgh.</i>	<i>Fribourgh.</i>		
<i>Ancona.</i>	<i>Triviso.</i>		
<i>Roma.</i>	<i>Crema.</i>		
<i>Venice.</i>	<i>Verona.</i>		

Piedmont and Turin — 99 Marks.

Florence 72 Pounds.

Aquila 71 ℥ .

Naples.
Calabria.
Puglia.
Adler. } 76 $\frac{1}{2}$ Pounds.

Vienna.
Hungary.
Bothner.
Bohemia. } 87 Marks.

Bresla in Sileia 12 $\frac{3}{4}$ Marks.

Paris.
Lyons.
Genua. } 112 Marks, Merchants weight.
 } 102 $\frac{1}{2}$ Marks, the Kings weight.

Genes. } 116 Marks for Gold.
 } 77 Marks for Silver or Pounds.

Spain 107 Marks.

Catalonia 100 Marks.

Burgas 116 $\frac{2}{3}$ Marks.

Constantinople. }
 Turkey. } 87 Markes.
 Africa. }
 Narfinga. }

Perou. }
 Nova Spagnia. } 87 $\frac{1}{2}$ Markes.

Egypt 94 Besses.
 Persia 87 Minas.

The premises are applied for our instruction in the handling of Mint affaires more at large.

Here followeth the discription of the Measures.

Whereas all Commodities, Wares, or Stuffles made of Wooll, Linnen, Silk, or Hair, are measured by the Ell, or Yard, which was taken upon the measure or length of the arme, accounting the half Ell for *Cubitus*, divided into four quarters, and every quarter into four inches: We shall also follow the Ell at *Antwerp*, generally known and observed in all places, in the correspondence and buying of forrain commodities by it, reducing the same afterwards to our Ell or Yard.

Correspondence of measures.

The hundreth Ells of *Antwerp* make in the Countries following.

EASTLAND.

London { 60 Ells for Linnen Cloth with the palm and thumb measured.
 75 Yards for Woollen Cloth with the thumb which is $\frac{1}{3}$ of a Yard.
 59 Godes to measure Frizes or Frizadoes.
 61 Ells Cords to measure Rowan Canuas whereof the Centener is 120 Ells, 10 Cords to a Centener of 12 Ells.

Scotland 72 Ells, and they reckon with six score to the hundreth, is 120.

THE LOW COUNTRIES.

Antwerp for Silk Wares is but 98 $\frac{1}{2}$ Ells.

Bridges in the shops is also 98 $\frac{1}{2}$, but for Linnen is but 94 $\frac{1}{2}$ Ells.

Gaunt. }
 Audenarde } all 98 $\frac{1}{2}$ Ells, and all *Flanders* and *Brabant* accordingly, and not named
 Tjenghem } hereunder.
 Damme }
 Ipre }
 Sluys }

Dunkercke } 100 Ells.
 Honscotten }

Cassell, *Wynockxborough*, *Deyse*, *Lowe*,

Bolduck, *Brusells*, *Dieft*, *Lovain* make 102 Ells.

Lile, *Cambray*, *Doway*, *Orsies*, *Meanen* and *Mafiers* 96 Ells.

Amsterdam 101 $\frac{1}{2}$. *Harlem* in the market 94 $\frac{1}{2}$ Ells for Linnen.

All *Holland* besides is 103 $\frac{1}{2}$ Ells.

Henault 94 $\frac{1}{2}$ in the markets, but in shops 98 $\frac{1}{2}$ Ells.

Gelderland and *Overyssell* 104 $\frac{1}{2}$ Ells.

Middleborough 100 Ells, and in the market for Linnen 94 $\frac{1}{2}$ Ells.

Flissing

Flissing 104 Ells, *Vere* $94\frac{1}{2}$ Ells, *Goes* 97 Ells, *Romerfwal* 99 Ells
Artois all the whole province $98\frac{2}{3}$ Ells.
Tourney 108 Ells.
Liege 114 Ells.
Maesricht, Affelt, } $194\frac{1}{2}$ Ells.
Namen and Acon. }
Couyn but 70 Ells.
Hoye 120 Ells.

FRANCE.

The said 100 Ells of *Antwerp* make at *Rouen* 58 Ells, the Centener of Ells being
 112 of 4 quarters of 28 Ells.
Paris, Rochel, and all *France*, the following places excepted, 59 Elle.
Nantes, Abbeville, and all *Picardy* 84 Ells.

Lyons — { 60 Ells for Linnen Cloth.
 { $94\frac{1}{2}$ Ells for silk wares.

Avignon { 60 Ells.
 { 36 Cannes.

Province — 36 Cannes.

Marfells { 36 Cannes for silk.
 { $33\frac{1}{2}$ Cannes for Woollen Cloth.

Geneva 60 Stabb.

ITALY.

Venice { $101\frac{2}{3}$ for woollen Cloth.
Istria }
Prian { 108 for silks and Cloth of Gold.

Florence { $122\frac{1}{2}$ Braces for silks.
 { 116 Ells for woollen Cloth.

Rome { 33 Cannes
 { $105\frac{1}{2}$ for woollen Cloth.

Luca and Ragusa 120.
Ferrara, Modena, }
Mantua, Perato, } $107\frac{1}{2}$ Braces.
Ancona, Cesena, }
Bologna, Carpi, }
Nigropont, Mirandola.

Verona { $104\frac{1}{2}$ Braces.
 { 108 Braces of Cloth of Gold.
 { 86 Braces.

Parma { $109\frac{1}{2}$ Braces.
 { 91 Braces.

Ravenna, Scio, Corfu $116\frac{2}{3}$.

Genes { 122 Braces.
 { 288 Palmes for silk wares, and 104 Palms is given for $34\frac{2}{3}$ Ells.
 { 32 Cannes for woollen Cloth of 9 Palmes the cane.
 { 29 Canes for linen Cloth of 10 Palmes to the cane.

Vicenza 98 $\frac{2}{3}$ for woollen Cloth, and 80 $\frac{1}{2}$ Braces for silks.

Naples 116 Canes and 33 $\frac{1}{3}$ Canes.

Padua 101 $\frac{2}{3}$ for Cloth, and 83 $\frac{1}{2}$ Braces for silk wares

Milan { 120 Braces Campido for Linnen Cloth.
141 Braces for Silk, which must be conditioned,

Ravenna 113 Braces.

Bressa, Trevira,
Crema, Bergamo, } 101 $\frac{2}{3}$ Braces
Rechanati, Urbin.
Cremona, Lacaia. }

Pesaro 103, and for Cloth 107 Braces.

Sicilia, Palermo } 34 $\frac{1}{2}$ Canes of 4 pichy to the Cane.
Majilla ——— }

Gira 124 Pichy, *Rama* 115 Pichy, *Salonici* 109 Pichy.

Tripoli in Barbary 124 Pichy, of 4 to a Cane.

Lavalena 111, *Nigroponte* and *Lepanto* 113 Pichy.

Alexandria, Larta 124 Pichy.

Siria, Damasco, Bruti 111 $\frac{1}{3}$ Pichy.

Suria. { *Tripoli* 112 Pichy.
Achri 115 Pichy.
Alepo } 108 Pichy
Aman }

Bursa in Natolia 114 Pichy, *Bucia* 158 Pichy.

Constantinople } 113 Pichy.
80 Pichy for canuas.

Archipelago } 100.
Sapy ——— }

Puglia { 31 Canes for Clothes,
33 Canes for Silks,

Calabria, Adler, Langan, Malaca, Rhode, 33 $\frac{1}{2}$ Canes.

Candia 108 Pichy, *Sebenico, Zara* 112 Braces.

EASTLAND.

Emlden }
Brema } 122 $\frac{1}{2}$ Ells.
Hamborough }

Lubecke 120 Ells.

Munster 65 Ells.

Osenbridg 63 Ells.

Wisnar 118 Ells.

Roſticke 119 Ells.

Gripſwell } 122 $\frac{1}{2}$ Ells.
Domyn }

Statin, Ockermond, 106 Ells.

Danſicke, and Melvyn, 122 Ells.

Connixborough 125 Ells.

Riga and Revell 125 Ells. *Narva* 125 Arſins.

Sweden

Sweden and Stockholm 125 Ells, but at Barrow uncertain, for they measure the bigness of your head with a rope for an Ell, and may be 120 Ells.

GERMANY.

Collen 120 Ells.

Norenborough } 105 Ell for Silk and Linnen wares.

Meyßen

Lipsich

} 120 for Cloth.

Ausborough

Frankford

} 127 for Cloth.

} 125 for Linnen.

Halle and Meydelborch, 105 Ells.

Prage

Bresslo

Bautson

} 111 Ells, and for Silk wares 120 Ells.

Vienna 77 $\frac{1}{2}$ for Linnen, 85 $\frac{1}{2}$ for Cloth and Silk.

Ofner

} 119 Regenburch 78 $\frac{1}{2}$ Ells.

Ulm 120, and for Woollen Cloth 96 Ells.

Ernfurd 165 Ells. Ienfer 60 Stabb.

Zurich 116 $\frac{1}{2}$ Ells. Basell 125 Ells.

SPAIN.

Castile and Toledo, 85 Varas of 4 Quartos, every quarto a Palms.

Cadez

} 81 Varas.
} 108 Ells.

Andaluzia, Sevell, Granado 83 $\frac{1}{2}$ Varas.

Barcelona, Aragon 43 Cannes.

Saragofia 33 Cannes.

Valentia 73 Cannes.

PORTUGAL.

Lisborn

} 62 Varas.
} 83 Varas.
} 100 Couados for Silk wares.

Morocco. Capo d' Algier 136 $\frac{1}{2}$ Covados, of twelve to one Cane.

The Measures of wet Commodities.

THE Romans in times past, called the wet Measure by Ounces, as we do the weight, accounting ten Ounces *Ponderales*, for twelve Ounces *Mensurales*: So *Sestarius Romanorum* was eighteen Ounces weight measure, and 21 $\frac{1}{2}$ Ounces *Mensurales*, or wet Measure. Difference between Pounds or Ounces, *Ponderales* and *Mensurales*.

At Meyßen in Saxony twenty Ounces *Ponderales*, make twenty four *Mensurales*.

At Lypfich thirty two Ounces wet Measure, to 26 $\frac{1}{2}$ Ounces weight Measure; the difference of correspondence from five to six.

A Hog-

A Hoghead of Wine weigheth 500 ℔, the Cask 50 ℔: So in Wine 450 ℔.

A Hoghead of Corne 400 ℔, the Cask 50 ℔, is Netto 350 ℔ in Corne.

So one Tunn of Wine weigheth Nett 1800 ℔, and with the Cask 2000 ℔.

And one Tunn lading Corne 1600 ℔, being in Cask also.

Two Tunns are accounted for one Last: So two Tunns of Wine 4000 ℔ and somewhat more; and in Hogheads there should be but $\frac{2}{3}$ parts of a Last.

Observations
for the lading
of Ships by
weight and
measure.

At *Dort* in *Holland*, they call a great Vessell, a Rod of Wine, which weighed 4500 ℔, as a last of Corne; comparing these 4500 ℔ *Mensurales*, by reduction of six to five, are 3750 ℔, *Ponderales*, is $12\frac{1}{2}$ Ames. Now if you account the gallon of Wine of *Antwerp* to weigh 6 ℔, the capacity of this Vessell is 15 Ames, being 750 gallons.

The Rod, is a Rod quadrant, of ten foot long, and ten foot broad, and one foot deep, every foot containing $7\frac{1}{2}$ gallons *Antwerps* Measure or $4\frac{1}{2}$ foot Cubice.

The *Romans* had a Measure called Amphora, of four great feet, as are used at *Paris*, Cubice 64 foot of $11\frac{3}{4}$ of the *Antwerp* gallon: So you shall finde the Rod of 750 gallons set down for so many ounces; and ten *Mixiades* for 1000 gallons *Dorts*, in the lieu of Pounds.

Amphora, of the *Romans* wet Measure, is 84 ℔, or 72 ℔, weight Measure is 50 ℔ weight of *Antwerp*, and in —

Wine or raine water	50 ℔.
Of divers River water	53 ℔.
Oyl of Butter	45 ℔.
Beanes and Pease	35 ℔.
Linseed	39 ℔.
Corne	40 ℔.
Almonds	42 ℔.
Raisins	49 ℔.
Figges and Chestnuts	67 ℔.
Hony	75 ℔.
Quicksilver	850 ℔.

Observations.

Warne water
lighter than
cold water.

Pease grinded weigh more than Corn, the roundness giveth cause to have more roomth, and differeth from 7 to 9.

Warm water is lighter than cold water; and consequently the cold water, as the heavier, will sooner run through a hole than the warm water, for the weight of the cold water presseth more.

Oyl and all greasy things are light, and therefore swimme above, and burn. Distilled waters are yet lighter, and will swimme above the Oyl, and also burn better, being more combustible.

The Cask which is made for the keeping of Wine doth differ much in; *France*, a tun of two Pipes, three puncheons, and four Hogheads, is every one of these six Ames of *Antwerps* measure.

In *Germany* they call it a Fother, or the carriage of the drawing of two horses, is called a *Voeder wyns*, and they account $2\frac{1}{2}$ Rodds for a Fother of Wine, or ten *French* Hogheads, every Hoghead being an Ame of Wine measure of *Dort*, whereby they measure and account their Wines, namely the *Renish*-Wines coming out of *Germany*, whereof the Staple is kept at *Dort* aforesaid. An Ame is 100 gallons or stoopen, and every Gallon is ten Schreaves, measuring thereby by the great.

Of the correspondence of Wine Measures.

THE correspondence of Wine Measure is taken upon the Vessell of 6 Ames Measure of *Antwerp*, containing 300 Stoops, every Stoop weighing 6 Pound called a Stone, which 6 Ames make in

FRANCE.

FRANCE

At Paris and }
 Orleans ——— } Four Hogsheads, lacking ten Stoops, every Hogshead 312 Stoops,
 and at Paris 36 Sextiers, every Sextier four quarts, every quart
 two pints, is 288 pints or grains imitated as before, every pint is
 two Choppins or Obles.
Bordeaux 4 $\frac{1}{2}$ Hogsheads
Lisborn 5 $\frac{1}{2}$ Hogsheads.
Auxere in Burgondy 3 Puncheons.
Poitlou 2 Pipes $\frac{1}{4}$.
Coniac 2 Pipes, or four Hogsheads.
Ay and *Artois* 4 $\frac{2}{3}$ Hogsheads.

ENGLAND.

London 252 gallons, the gallon is half a bushell of Corne, and the *Chus* measure of
 the *Grecians*. So an Ame is 42 gallons of Wine.

SPAIN.

Romani }
Seres or *Sherry*. } Two Pipes of 150 Stoops, or 1 Butt and $\frac{2}{3}$ every Butt, is at *Ant-*
Canary ——— } *werp* 158 Stoops. They measure by the Rove of 30 ℥ , is 5 Stoops
 of *Antwerp*, and every Butt containeth thirty Roves, and the
 Pipes containe 30 Roves of 28 ℥ weight.

Candado is 2 Butts.

Madera 2 Pipes lacking 16 Stoops.

Sevil 56 $\frac{1}{4}$ Roves of *Romani*. A Rove is eight Somer, every Somer four Quartils,
 every Quartill is $\frac{1}{5}$ of a Stoop of *Antwerp*.

They deliver 27 and 28 Roves in a Pipe.

But Oyl measure by 40 and 41 Roves in the Pipe.

Ansoy or *Bastard*, 2 Pipes 16 Stoops for the said 6 Ames.

PORTUGAL.

Lisborn. } 37 $\frac{1}{2}$ Almudas of 1 $\frac{1}{2}$ Roves of *Sevil*.
 Every Almudas is 12 Covados, or Somer, at *Sevil*.
 Covado is 4 quarts.

Oyl Measure by *Alqueri* or *Cantar* every *Alqueri* fix Covados, every *Cantar*
 four Stoops of *Antwerp*.

Algarve 34 Starre.

ITALY.

Florence 16 $\frac{2}{3}$ Barells of 20 Fiaschi, or 18 Stoop of *Antwerp*, the three Barrells is one
 Star, and Star is 54 Stoops *Antwerp*.

Rome 7 $\frac{1}{2}$ Brenten, every Brent 96 Pockall or 13 $\frac{1}{2}$ Rubes or Stones of 10 ℥ of 30 oun-
 ces in one Brent, or 42 Stoops of *Antwerp* for Hony, the Pound is 44 ounces.

Candia 80 Mostaches, in Butt of 35 Mostaches of 3 $\frac{1}{4}$ Stope.

Bologna 13 Corbes

Padua 1 $\frac{1}{3}$ Cara. The Oyl is by Millier of 1185 ℥ , is at *Antwerp* 1100, maketh
 152 Stopes in one Butt.

Venice

Venice 80 Mostati, the 38 make one Butt, and 76 an Amphora, $16\frac{4}{5}$ Quarti Besonts measure of the four one Bigontz Bigonts, is a *French* Hogthead, one quart, eighteen Stopes of *Antwerp*. $15\frac{2}{3}$ Quarti measure, Secchio, or small measure of four Tifchauser,

Amphora. $\left\{ \begin{array}{l} 4 \text{ Bigonts, or Bigontines.} \\ 16 \text{ Quarti Bigots measure.} \\ 18\frac{1}{2} \text{ Quarti Secchio.} \end{array} \right.$

Lagel, is a Puncheon, Amphora is two Ames, for Oyl they measure by Amphora also, and for Hony, but most by Milliar of 1210 ℔.

Verona $\left\{ \begin{array}{l} 1\frac{1}{2} \text{ Cara.} \\ 14 \text{ Brentes, every Brent 16 Basses.} \\ \text{Oyl by Milliar, of 1738 ℔, is Brenten 8 and 11 Basses.} \end{array} \right.$

Ferrara, 12 Nastelli, of 8 Secchio.

Vicenza, $1\frac{1}{2}$ Cara, the Oyl by the Milliar of *Venice*.

Trevifo, 11 Confi, the 10 one Cara.

Corfu } 37 Zare, or Sare.
Zante }

Ilria, 15 Venas, *Priān*, 12 Urna, Tunes 60 Matali of 32 Rotules.

Tripoli in *Barbary*, 45 Metares of 42 Rotules.

Constantinople 180 Almes.

$96\frac{1}{2}$ Almes of Oyl, is at *Venice* Milliar.

Cilicicia 8 Salmes.

Puglia 8 Salmes. are *French* Barrels, Oyl also 8 Salmes, every Salme, 10 Star, every Star 32 Pignatoli.

Of the Correspondence of Beer Measures.

THE Barrell of Beer is made according to the Ame of *Antwerp*, and against spilling, accounted 54 Stopes in *Flanders* and *Brabant*.

The Barrell of Beer in *Holland* containeth 54 Stoops at *Amsterdam* $56\frac{1}{2}$ Stoops, accounting 60 Stoops for 64 *Flemish*.

At *London* the Barrell of Beer thirty six gallons Beer measure, is forty eight gallons Wine measure. Every gallon of Beer is just two Stoops in *Flanders*, and at *Amsterdam* $1\frac{1}{2}$ Stoops.

The Barrell of *Lubick*, is just 50 Stoops of *Antwerp*.

The Fatt of *Danfick* containeth 180 Stoops, of *Danfick* is *Antwerp* 81.

Old Measures of the Romans.

THE *Latines* and ancient *Romans* had *Doleum* which was $1\frac{1}{2}$ *Culeus* which was 2010 ℔ weight of *Antwerp*.

Culeus did contain 20 *Amphora* being *Amphora* 80 ℔ *Mensurales*, and *Ponderales* 69 ℔, maketh the *Culeus* 1380 ℔ of *Antwerp*.

Amphora (is yet almost in use in all *Italy* and *Germany*) was also called *Cadus*. *Quadrantal* being a Tubb portable between *Tu* of a great foot *Cubice*, also *Ciraminium vini* is at *London* the Bushell of Corne of eight gallons of Wine, weighed 60 ℔ of *Antwerp*. *Vina* is *Amphora quod urinet* was a leaking bucket, also a tankard where-with water is carried at *London*. Three *Urnas* was 16 Stoope or a *Sestier* weighing $34\frac{1}{2}$ ℔.

Congius was a bottel of farewell of 1 Stoope, or an *English* gallon, maketh at *Meysen*

Meysen 3 pots, weigheth $8 \frac{1}{2}$. *Camsaces* is the same. *Sextarius* is $\frac{1}{2}$ of *Congeus*, or about one pint of *Antwerp*.

There was *Sextarius Castrensis* of double the measure, which was used in the Wars to every Souldier one dayly, weighing $23 \frac{1}{2}$ ounces.

Hemina is at *Antwerp* and *Meysen* half a pint, called also *Allabastrum*. *Triblium* an Oyl Glas weighed $11 \frac{1}{2}$ ounces.

Acetabulum was a goblet to bring vineger to the table, of 3 ounces.

Cyatus, in *Germany Bacherline*, is 4 spoone-full, or a small *Romerken* weighing two ounces, is the bigness of the egg of a hen.

Culeus — is	{	20 Amphores.
		40 Urna's of 4 Congios.
		160 Congios of 6 Sextarios.
		960 Sextarios.
		1920 Heminas.
		3840 Quartas.
		7680 Acetabula.
	{	11520 Clatos or Ciatos.

Measures of the Grecians.

M *Etrice*, à metiendo, called *Artaba* by the *Egyptians*, is $16 \frac{2}{3}$ stoop, or a *Sestier*, and weighs 100 ℥ at *Antwerp*.

Chus is *Congius Romanorum*, about $1 \frac{1}{3}$ stoop, a drink of farewell which they drank one to another, weighed $8 \frac{2}{3}$ ℥ .

Cotila is *Romanorum Hemina* (the *Spartans* in their Feasts gave no more to every one) is half a pint. The King had 2 weight, $11 \frac{1}{3}$ ounces.

Quartanius is $\frac{1}{4}$ of a pint, weighing $5 \frac{5}{8}$ ounces.

Oxibaphum is as *Acetabulum* of $3 \frac{1}{4}$ ounces, $1 \frac{1}{2}$ *Ciatos*.

Metreta Laconica was less, as *Amphora* of the *Romanes* of 96 *Cotila's*.

Modios or *Medimios* is 8 stoops of *Antwerp*.

Metretes is 12 *Chus* or 144 *Cotila's*, or 576 *Oxibapha* of $1 \frac{1}{2}$ *Ciatos*.

Bats or *Bathis* is $\frac{1}{3}$ *Metretes*, or 6 *Hina's* every *Hina* $8 \frac{1}{3}$ ℥ .

Logni is 5 eggs of $\frac{2}{3}$ ℥ . There were three sorts of eggs used.

Measures used by Physitians.

Metretes is —	{	72 Sextarios of 4 quarts.
		288 Quartio's, or
		12 Choas of 6 Sextar.
		72 Sextarios of 2 Cotilas.
		144 Cotilas.
		288 Quartas.
		576 Oxibapha.
	{	864 Ciatos.
Ciatos is $1 \frac{1}{2}$ ounces.	{	10 Dragma.
		4 small Mistrā.
		3 great Mistrā.
		2 small Conchas.
		$\frac{2}{3}$ great Conchas.
		5 Chemas.
	{	10 Cochlearia or spoonful.

Measures of Arabia.

Dorath is *Albia*, *Romans Amphora*, *Johem* is *Congius Romanorum*.

F

Dorath

Dorath is { 8 *Johem.*
41 *Kift.*
98 *Corbin.*
192 *Kebath.*
384 *Cassich.*
376 *Cuatum.*
2304 *Salgerin.*

Cophinus 3 stoop.
Mares or *Pontes* 1 stoop.
Dadix 4 stoops, measures of *Boetia.*

Artaba measure of *Egypt* is 72 *Sextario's* of 72 Nations known (then in the World) to be; *Collatum* is 6 stoops, *Chenix* a stoop, *Hidria* is 9 stoops, *Phiala* or *Briala* is a gilt Cup.

Of the correspondence of the Measures of Corn.

THE differences of the Corn measures are very necessary to be known of all Merchants and Masters of Ship, letting thereupon their Ships to freight; the Last (which is two Tunnes lading) being the ground-work of it used in all the harbours of the Sea Coasts diversly. Four and twenty small Barrels are accounted for a Last, as Herring Barrels, being 18 Beer Barrels, or 18 Ames of *Antwerp*, which are 3 Tuns of Wine; and yet we reckon two Tuns of Wine for a Last, for two Tuns of Wine weigh the weight of a Last of Corn, that is to say, one Hoghead 500 ℔, the two runns 4000 ℔ accordingly, and 12 Hogheads of Corn weighing 350 ℔ the Hoghead, besides the Cask, is 4200 ℔. But the Corn is laden loose, and filleth the room full. One Pound of Wheat containeth about 9000 Grains of Wheat; and the Last of 4300 ℔ is so many nine thousand Grains in a Last. The Corn measure most known is in Latin *Modius*, a measure; in *Germany* a *Molder*, in the *Low-Countries* a *Mudde* in, *France* *Muy*; and the Last differing in so many places, it is not amiss to account the weight of a Last of Wheat from 4200 to 4800 ℔, the Last of Rie from 4000 to 4200 ℔, the Last of Barley from 3000 to 3400 ℔. Oats are yet lighter, which are the cause that the Oats measure are made bigger to countervail the weight. We shall take our correspondence upon the Last of *Amsterdam*, best known every where, and where also all Grains are measured alike. The Last of *Amsterdam* is 27 Moyes or Mudden, every Mudde 4 Schepels, is 108 Schepels to the Last: Or a Last is 29 sacks, every sack 3 Achtelings, 24 small Tunns to a Last as afore said, or 20 $\frac{1}{2}$ meale Barrels, that is to say, one Last of meale is put into 20 $\frac{1}{2}$ Barrels, because it becommeth more depressed than Corn, or 15 $\frac{1}{2}$ great Barrels, which do containe more.

It is also to be observed, that the difference of Corne measure of 6 upon 7, also 3 to 4, and 2 to 3, and in some places one will make two. And in many towns upon the Sea Coast they use two sorts of measures, the one called the water measure, whereby the Corne is measured on Shipboard (being always the biggest) the other is called Land measure, because the Corn is measured thereby in all markets, shops, or places where Corne is sould.

The Last of Corn of Amsterdam is at the following places.

D *Anficke* 56 Schepels, whereof 60 there make a Last, the four Schepels make one Mudde, which is the Skippound of 340 ℔.
Emdden 55 Werps, whereof 61 make the Last, or 15 $\frac{1}{2}$ Barrels of 4 Werps.
Hamborough 83 Schepels, whereof 90 make a Last.
Lubeck 85 Schepels, whereof 96 make the Last.
Fameren 78 Schepels, whereof 96 to the Last.
Heyleger haven in *Denmark* 80 Schepels, also 96 to the Last.
Coppen haven 23 small Barrels, whereof 42 make a Last.
Ebbeltorff Danic 23 Barrels, whereof 36 to the Last.
Nelleboghe 23 Barrels, whereof 42 to the Last.
Sweden 23 Barrels.
Connixborough $\frac{7}{8}$ of a Last, the 6 Last are 7 at *Amsterdam*.

Melvyn

Melvyn $\frac{1}{2}$ of a Laft.

Statin in *Pomerland* $\frac{2}{3}$ of a Laft.

Riga 42 Loops, *Rofficke* and *Mecheborough* measure of *Lubeck*.

Antwerp 37 $\frac{1}{2}$ Vertules.

Bruxels 10 $\frac{1}{2}$ Vertules.

Bruxels 10 $\frac{1}{2}$ Mudden, and differing in all places of *Brabant*.

Gaunt 4 Mudds, 7 Halfters of 12 to one Mudd is 55 Halfters.

Bridges 17 $\frac{1}{2}$ Hoot. *Dunkirk* 18 Rafiers water measure.

Middleboroug 40 facks is 41 $\frac{1}{2}$ to the Laft in all *Zeeland*.

Dort 28 facks.

Roterdam and *Delf* 87 Achtelinges.

Schoonhaven 88 Achtelinges.

Enckhyfen, *Horne*, *Medenblick*, 42 facks.

Groeninghen 33 Mudds. *Texel* 58 Loops.

All other Towns not fcituate upon the Sea Coast we do omit, for this correſpondence is made conſidering the Lading Ships.

London and all *England* is 10 $\frac{1}{4}$ quarters make one Laft; but in the ordinary Lading 5 quarters are accounted for one tunne Lading.

Calais 18 Rafiers doth agree with *England*.

Roan 20 untill 30 Mines, every Mine is 4 bufhels.

Rochel 128 bufhels, 4 to every Seltier.

Bourdeaux 38 Boiffiaux, whereof 33 to the Laft.

Sevil 54 Hanegas, a Laft is 4 Cahis of 12 Hanegas.

Lyxborn 225 Alquiers, whereof 240 to the Laft, or 4 Moyos of 60 Alquiers to the Moyo, and ſo in all the Iſlands of *Portugal*.

Venice 32 ſtar. *Genoa* 23 $\frac{1}{2}$ Mina. *Sicilia* 38 Medimnos of 6 Moyos.

Puglia 32 Cara of 36 Timani.

Cyprus 40 Medimnos of 2 Cipros.

Note that the Corn doth ſo much differ in goodneſs, that the meaſure of *Amſterdam* will weigh of *Eastland* Wheat 156 ℔, of French Wheat 180 ℔, of *Sicilia* Wheat 224 ℔, and of *Africa* 236 ℔.

Of the Measures of Salt, correſpondence and goodneſs of the ſame.

THe heavier the Salt is, ſo much the better; therefore old Salt which hath lien long, and is ſetled, is the better, and will more encrease to make Salt upon Salt, in yeelding more naturally; inſomuch that in the boiling of it you muſt obſerve the Wind, which is good at the North, but contraty in the South. Salt will loſe the firſt year between 8 and 10 in the hundreth, and afterwards but little: But for the Salt-boiler he loſeth nothing, it is ſo much the heavier and better. Therefore in *Eastland*, at *Riga* and other places they ſell their Salt by weight, 12 Skippound for one laſt and in ſome places 15 and 16 Skippound: Wherefore if you have new Salt deliver it by the meaſure, and if old Salt then deliver by weight.

In the boiling or roſting of your Salt, ſo called, it will augment or increaſe in meaſure according to the weight. New Spaniſh Salt from 100 to 135, 140 and more. And old Salt of 4 years lying made 100 to 200. This Salt is boiled by degrees, and is rough in the handling of it; for it is not driven up with a light fire, whereby it becometh wateriſh and weak, not ſtrong enough to Salt fleſh withall.

The Salt of *Portugal* and *Bruwage* increaſeth 25 and 30 according to the goodneſs: The white Salt being weak, and of great grains will loſe much in the removing, and more in the carriage by 8 and 10 per cent.

To Salt fleſh withall take of the ſlow boiled or roſted Salt, but make firſt his brine, otherwiſe it will be too weak.

One great hundred of Salt is four ſmall hundreths,

We are to obſerve the correſpondence of Salt againſt one hundred of *Zeland*, moſt

known in all places: They measure their Salt with Barrels, 18 Barrels to a Last, and 7 Last to the hundreth, is 126 Barrels.

At *Armuyden* in *Zeland* they reckon $8\frac{2}{3}$ weighes for one hundreth, every weigh is $11\frac{1}{2}$ facks, every fack four measures, and 15 weighes of *Bruwage* Salt make the great hundreth.

The facks of Salt of *Armuyden*, being 122 small Barrels for the 100 fack, make as followeth in other places.

Bruwage $\frac{4}{7}$ parts of one hundred of 28 Moyos, and 12 facks to the Moyo, also by Charges or load; ten load in the hundreth, and 48 Moyos or Muys to the Last, or 21 Barrell.

Lisborn 25 Moyos, *Mary port* 28 Moyos.

Saintubal 20 Cays. *Calis* 22 Cays.

Sanlucar 21 Cays.

Gaunt 108 facks or Barrels.

Antwerp 144 Vertels of 24 to the Last, and six Last to the hundreth; and the white Salt is measured with a lesser measure of 12 upon 100.

The said 100 facks of Salt of *Armuyden* in *Zeland*, make

At *Dunkerk* 92 water measures, 104 Land measures.

Ostend 98 measures, *Damme* and *Axels* 102 measures.

Bruges 104 measures, and *Tpre* 144.

Rotterdam 100 whereof six make one Mudde of eighteen to the hundreth.

Amsterdam, *Utrecht*, *Deventer* 102 scheppels.

Calis in *France* 130 Barrels, 19 to the Last, but 20 by freighting.

Roan, and almost all *France* 16 $\frac{1}{2}$ Muys.

Hamborch 7 Last, whereof 80 Barrels maketh the hundreth.

Denmark 6 $\frac{2}{3}$ Last.

Sweden 112 tunnes or Barrels 16 to the Last.

Emdden 100 Barrels 14 to our Last; *Lubeck* 7 Lasts of 18 Barrels.

London 7 $\frac{1}{2}$ Lasts of 18 Herring Barrels; but by weights 11 $\frac{1}{2}$.

Venice and *Prian* 70 Mose.

The Measures of Wood, Hops, and Sea Cole.

Wood of *Tholouze* in *France*, made up in baskets of 56 lb weight, is at *Antwerp* 50 lb , *London* 52 lb . Four baskets are one load and four Bales, or 400 lb is reckoned for a Diers Triall, and at *London* they take four Quintals of 112 lb for a Triall, to know how many short Clothes of 24 yards it will die, which is commonly of Islands Wood from *Saint Michael* 7 Clothes: And at *Thouloze* they account that Wood of 36 Franks, or about 4 lb sterling dieth 13 Clothes.

Cane in *France* they measure by a Tub, containing 8 measures or facks, every measure 120 lb , is the Coope at *Antwerp* 1050 lb , accounted for a Trial, but is far inferior in goodness to *Thouloze* Wood.

Eldfoord in *Germany*, there one great Dryfat of 1200 lb is a Triall.

Hops were wont to be sould by the measure, but now is done by Weight, namely the hundreth, or by a Skippound of *Amsterdam* 300 lb , which comming much into *England* from the following places, is worthy the observation, albeit *English* Hops are the best.

The Skippound of 300 lb of <i>Amsterdam</i> is	{	<i>Bruges</i> 13 Hoett, but now measured.
		<i>Gaunt</i> 23 Halsters.
		<i>Delft</i> 40 Achtelings.
		<i>Schoonhoven</i> 37 Achtelings.
		<i>Vtrecht</i> 13 Muddes.
		<i>Bolduc</i> or <i>Hertogenbosch</i> , 8 Hoet.
		<i>Harlem</i> 2 Hoet.
		<i>Hambrough</i> 1 $\frac{1}{2}$ Wispell.

The

The Measure of Sea Cole.

THis measure must of necessity be taken upon the Chalder of *New-Castle*, where the greatest quantity of Coles is found. They measure there by the Chalder filed up whereof $7\frac{1}{2}$ Chalders make one Last, and is measured with giving 21 for 20. The correspondence is,

The Last of *New-Castle* of
 $7\frac{1}{2}$ Chalders, is —————

London and Tarmouth 10 Chalders.
Roan 100 Barrels, giving 104 for 100.
Bruges and Ostend 100 measures for Oats.
Dort 12 Hoet, also by weights of 144 ℥ of 24 stones of 6 ℔.
Gaunt 144 sacks, or 24 Muddes.
Alst 200 Muddes.
Antwerp 175 Vertels.
Condet 44 Muys, the 80 make a Cherke.
Zeland 68 Herring Barrels.
Middleborough by Weigh of 180 ℔.
Amsterdam 13 $\frac{1}{2}$ Hoet of 38 measures.

Rules to know the goodness of Sea Coles.

1 **T**ake your Cole and hold the same over a candle, or rather over a flaming fire, and if the Cole do melt (as it were) drop or fry, then it is undoubtedly a good Cole; for this is an argument of his fatty and sulphurous nature, which ministrereth store of food for fire. But if the same grow hard and dry over the flame, it is a sign of a lean and hungry Cole, and such as will not cake or knit in the burning.

2 The brightness and glistering of the Cole both within and without is some argument of his goodness; albeit that some kind of a bad Sea Cole, newly digged out of the Mine, and brought dry in summer time will both shew and break fair, but most commonly if it breaketh in the colour or lustre of pitch it proveth a good Cole to the buyer. But without all question, if the same be of a dark, dusky and dead earthly colour, it is utterly unprofitable for him that shall spend it.

3 The best and most assured proof, except the making of a fire with them (wherein no man of any fence can easily be deceived) is the lightness of the Coles in weight. This weight, as in many other bodies, so especially in Water, doth either argue his pureness or impurity. For the lighter and clearer Waters are ever held the better and more wholesome, as least participating with earth. Now by the weight of half a peck of the good ones kept by you, trial may be made at all times; for bad Cole is much displeasing to all men.

Of the Weights and Measures of England.

Concerning Weights, for difference in the Ounces and Pounds we are to observe the Troy weight, which hath but twelve Ounces to the Pound, and Avoirdupois weight, which hath 16 Ounces to the Pound, which are lesser Ounces; for these sixteen Ounces make but 14 Ounces and one half, and two penny weight of the Ounces Troy used in the Mint, where 136 ℔ Avoirdupois suttle weight, is but 100 ℔ suttle Troy weight: So accounted in the last Copper Monies of pence and half pence made for *Ireland*.

The Troy weight serveth only for Bread, Gold, Silver, and Electuaries, accounted 8 Pound to the Gallon, and so by computation 16 Pound to the peck, 32 ℔ to the half Bushell, and 64 Pound to the Bushell.

The Avoirdupois weight serves to weigh Butter, Cheese, Flesh, Tallow, and Wax, and every other thing which beareth the name of Garbell, and whereof issues a refuse or wast. So 7 ℔ of this weight to the Gallon for Wheat, is 14 ℔ the peck, 28 ℔ the half Bushell, and 56 ℔ the Bushell.

The 7 ℔ Avoirdupois weight are one hundredth and two Ounces Troy weight. According to which rate the quarter of Wheat must weigh 448 ℔ Avoirdupois, and 14 ℔ Avoirdupois, and 16 ℔ 11 Ounces Troy do justly accord, or 56 ℔ Avoirdupois and 67 ℔ 8 Ounces

Troy weight.

Avoirdupois weight.

Correspondence of the said weight.

8 ounces Troy. Where note, that one penny sterling is the twentieth part of an ounce Troy, the halfpenny and farthing accordingly. And that 7 ℥ 12 s. sterling is 84 ounces and one half, and two penny weight of Troy. And 6 ℥ 18 s. sterling is 82 ounces and three quarters of an ounce and one penny Troy. From the which two Assises the white wheaten and household breads are calculated and drawn.

The measure
drawn from
the Troy
weight.

For the wet measure is also drawn from the pound weight Troy, both by Land and within Ship-board; as also all manner of Corn and grain, that is to say, the weight of twelve ounces Troy in wheat do make a concave or hollow measure named a Pint, and eight of the same Pints make a Gallon of Wine, Ale, Beer, and Corn; according to the standard of his Majesties Exchequer, and the Acts of Parliament 11 and 12 H. 7. But for Water measure within Ship-board there is allowed ten Gallons to the bushel, which contain five Pecks.

The content
of Cask.

From this Troy weight and measure is drawn also the Assize for the quantity and true content of all manner of Cask lawful and vendible within the Realm of *England*; that is to say; every Hoghead to contain threescore and three Gallons; every Tierce fourscore and four Gallons; every Pipe 126 Gallons, and every Tunne 252 Gallons.

Salmon, Her-
ring, Eels,
Sope measure.

There is also a measure called Salmon Butt, of 84 Gallons: So the Barrel of Salmon 42 Gallons, the half 21. The Herring Barrel is 32 Gallons, and the Eel Barrel 42 Gallons; and the half and Firkin of both these must hold accordingly; the Sope Barrel 32 Gallons.

The weight
of Cheefe
and Butter.

There is also a true weight of Cheefe and Butter, called the Weigh, which is 112 ℥ Avoirdupois to the hundreth: So the two hundreth is 224 ℥ , containing 32 Cloves, and every Clove 7 ℥ . So the weigh of *Suffolk* Cheefe is 256 ℥ Avoirdupois weight: But the weigh of *Essex* Cheefe is 336 ℥ .

The Sack
of Wooll.
A Laft of
Herring.

The Sack of Wooll is 364 ℥ weight of Avoirdupois, two weighs of Wooll make a Sack, and twelve Sacks make a laft. But a Laft of Herrings containeth ten thousand, and every thousand contain ten hundreth.

Load of Lead.

The Load of Lead is 175 Pounds, the Foither maketh nineteen hundreth and half.

Concerning MEASURES.

Yard.

There is a yard derived from the Grains of Barly. Three Barly Corns in length make an Inch, and twelve Inches one Foot, and three Foot to the Yard and 16 $\frac{1}{2}$ Foot make a Pole or Pearch to measure Land withall. Albeit this Pearch

Preachers.

doth vary in some places, being 18 and 21 Foot. Of these Pearches 40 in length and four in bredth make an Acre of Land or wood. Whereupon *Pliny, lib. 2. cap. 23.* deriveth

Acre of Land.

Stadium to be a furlong, which containeth 125 Paces, every Pace five Foot, the Foot is to contain four Palms, and every Palm four fingers bredth.

Furlong.

The breadth of Silk Cypres bending and Curled

Bredth of Cy-
pers

N^o 6 is three Nails broad n^o 8 is 3 $\frac{1}{2}$ Nails, and n^o 10 is $\frac{1}{4}$ of a yard broad, n^o 12 is $\frac{1}{2}$ of a yard, n^o 14 is $\frac{3}{4}$ of a yard, n^o 16 is $\frac{7}{8}$ of a yard, n^o 18 is $\frac{1}{2}$ a yard broad. Note, in all plain Cypers they abate ten upon the hundreth, and so bring them from braces to Flemish Ells, and in the Curled they abate 25 per cent. and in bending 16 in the hundred.

Of Silk wares.

Genes Silk by the paune of 104 to the hundreth, is $\frac{1}{4}$ 26 yards English.

Bolonia Silks by Braces the 100 are 89 Flemish Ells.

Florence Silk by Braces the hundreth 81 $\frac{1}{2}$ Flemish, and 61 $\frac{1}{4}$ English.

Luca by Braces the $\frac{1}{2}$ part of a Flemish Ell, or $\frac{1}{4}$ of a yard English.

Venice by Braces the 100 are 95 Flemish, and 71 $\frac{1}{4}$ yards so *Noremberough*.

Sevil by Varres the 100 is 123 $\frac{1}{2}$ Flemish, and 92 $\frac{1}{4}$ yards 74 Ells.

Roan by Ells the 100 is 125 yards, and 157 $\frac{1}{2}$ Varres of *Spain*. And the 110 Ells English is 135 $\frac{1}{2}$ Varres of *Spain*.

The

The 100 Ells *Flemish* is but 60 Ells *English*.

There are 8 bushels to quarter, 5 quarters to a tunnelading, and 10 quarters to a Laft, but always $10\frac{1}{4}$ or $10\frac{1}{2}$ for a Laft of *Holland*. Corn measure as before.

Salt 40 bushels make a weigh, water measure of 10 Gallons.

At *Plymouth* they measure with a bushell alien measure, whereof 24 make a tunn, and 8 make a quarter, so three quarters make one tunn, and every bushell is 18 Gallons: So that a tunn of Salt at *Plymouth* is bigger than a Weigh of *London* by 32 Gallons. Salt.

The Measures of Lands.

THe measuring of Lands in distance or length extending to miles, or partition of Lands by measures, Acres, Arpentiers, Bunderen, &c. is done by a measure or Rod, which is divided in 10, 12, 14, 16, $\frac{1}{2}$, or 20 foot; and the foot is divided in a certain number of Inches, 10, 12, or 16, which are also differing in bigness.

Digitus or finger is in bredth four barley cornes laid close together.

A Thumb or Inch is 6 Grains or barley cornes, makeing two of them three.

Ouncia is 3 fingers or two thumbs.

Palma (in Greek *Doron*) is 4 fingers, is the 24 part of a mans stature.

Lichas or *Dichas* is a span of a hand with the thumb and four finger, or ten fingers; sometimes taken for two palms, which is 8 fingers.

Orthorodon in the Greek is the length of a mans hand, or 11 fingers.

Spithama, or span with the thumb and the little finger, is 16 *Digit*i or fingers; also *Greciaries* 12 fingers, is 3 *Palma*, in Latine *Dodrans*.

Pes a Foot is 16 fingers or 4 palms, or the $\frac{1}{2}$ of proportionated mans stature.

Pigeme is 18 fingers, so a *Pigme* is a tall fellow.

Pigori is 24 fingers, called *Cubitus*, from the elbow to the fingers doubled.

Cubitus is 20 fingers or 6 palms, $\frac{1}{4}$ of a mans stature, or *Sesquipes* $1\frac{1}{2}$ foot, or two *Dodrantes*, from the elbow to the point of the longest finger.

Gradus a step is two foot, or 32 fingers, as between both feet distant.

Passus simplex is $2\frac{1}{2}$ foot, half a remove of the body.

Passus is a pace with two legs making from the heel to the toe 5 foot.

Orgia or a fathom, is 6 foot, in Latin *Ulna* or 4 *Cubicos*.

Stadium is *Aulus* of 125 paces of $2\frac{1}{2}$ foot, is 312 foot. *Greece* 100 paces was the running of one man with one breath, as *Hercules* did.

Diaulus is 2 *Stadia Hippicon*, 4 *Stadia* the running of a horse.

Dolicos is 12 *stadia*, about the 6 part of a *Dutch* mile.

Signes, or *Scena* or *Funiculus* in *Egypt*, is 60 *stadia*, is an hours going, and every man did draw the line going up by boat.

Stadmos was a Post Journey.

Miliare vel Luca are divers; but a *Flemish* mile is 1400 Rods.

Gradus Geometrorum, wherewith the World is measured round about, is 15 miles; so the World is 360 *Gradus*, in toto 5400 miles, or at 4 miles for one Geometrical mile, is 21600 miles.

The most commodious measure and more usuall is the Rod of 14 foot, rather than our *Pearch* of $16\frac{1}{2}$ foot; and an hundred of these Rods are called a line of Land, and three line make a great measure of Land, so called by the name of measure, whereupon we now proceed.

A Line of Land lying one foot broad the length of a mile, and a plough going one foot broad may be accounted to go a mile, the Land square 100 foot for the Road, and the Line of Land one Road broad is 10600 foot.

A Line square is 10000 Roads, or $33\frac{1}{3}$ measures as aforefaid.

For a measure is 300 Roads, and square $17\frac{1}{3}$ Roads, containing 58800 foot.

This Road is called in *Germany* *Pertica*, making there 15 foot, and in *Flanders* accounting 1400 Roads for a mile, is 10600 foot in length.

Away

A way one Rod broad is called a highway for Passengers pedantical.

A mile in length containeth $4\frac{2}{3}$ measures of Land: The way of a Waggon is accounted $9\frac{1}{3}$ measures.

Some in *Flanders* do reckon 1000 Rods for a mile, but is of 20 foot the Rod.

Miliare was the distance or marching of a camp without baiting, called *Rastrum* or *Rastas*, was 4000 paces.

The difference between miles is not to be reconciled, every Country having their own computation, and that differing in most places within themselves.

In *Saxony* a mile is 4000 paces, in other places in *Germany* 5000 paces.

In *France* they call them *Lieux* or *Leucas*, and in a Parliament there, it was appointed to be 1000 turnings of the wheels of a Waggon, whereof the formost made wheel was 12, and the hindmost 18 foot, which between was adjudged upon 15 foot, is of a *Dutch* mile but $\frac{3}{4}$.

In *Spain* one *Dutch* maketh a mile and half.

In *England* 4 of their miles to one *Dutch* mile, being there 1000 paces.

In *Italy* 1000 paces, whereof the 3 is a *Dutch* mile.

Florence 3000 Braces for a mile of 6 Roads, is 1300 Roads.

Holland 2000 Roads is 5 *Holland* miles for 4 *Flanders* miles.

In *Egypt* their *Cubitus Geometircus* is 6 of our Cubits, they reckon by *Scena*, which is a *Spanish* mile.

Persia *Parasangia* of 30 *Stadia* or *Funiculi*, they measure with 24 fingers the Cubit, and *Cubicus Regius* is 27 fingers.

The *Romans* did use the finger palm, and the foot making 4 palms.

In the measuring of Lands and Ways divers measures were by the said *Romans* divided into 12 Ounces, and the Ounce in 24 scruples, and so they called a foot a Pound and two foot *Dupondium*.

The Emperours tables were 4 foot square every way, yet in use in *Germany* and in the East Countries, but in *England*, *France*, and the *Low-Countries* are longer than broad is to fit 16 persons every where.

Jugerum is used as a measure in *Castilia* and about *Rome*, being an old measure. *Juger quasi junctus* being one days labour of two Oxen at the Plough; *uno jugo Bovum*, was the space of 240 foot, broad 220, containing 28800, which is correspondent to one half great measure of Land, wherein they did also use many divisions and subdivisions according to the Pound weight.

Of the Nature and Diversity of Colours.

Albeit that Colours are not comprehended in themselves under weight and measure, yet because the quantity of stuff whereby things are died, are done by weight, as you may note in the precedent observation of Woad; and for that Merchants may give the better judgment of Colours, knowing the nature thereof, I have thought good for varieties sake to intreat thereof.

The nature of all Colours is confined between White and Black, and the original Colours proceeding and relating to the middle of them, which is Green, for so experience hath taught us in progress of time by long observation, wherein by Art I have found the truth by variation without the mystery of dying, more certain than *Aristotle* and other Philosophers by reason have conceived, according to the Theorick part by them described, which by the Practique part I am assured of by experience as afore-said.

The original or primary Colours are 7, as compleat in number, and all other Colours are mixt and derived from them, according to the order following:

Allus, White } easily converted by decay of Nature.
Flavus, Yellow }
Puniceus, light Red, is neither Blew nor Purple.
Viridis, Green, apt to be made into Blew.

Purpureus,

Purpureus, Purple } easily turned to Black.
Cæruleus, Blew }

Niger, Black, the true ground whereof is Blew.

All colours are light or obscure, *Lucida vel Opaca*, and they all (except Black) may be called light, as more or less partaking thereof.

In White is most light, and shadow or darkness least or none at all.

In Blew is the contrary, most shadow and less light.

In Yellow is inward light and less obscurity.

In Purple is the contrary, inward obscurity and less light.

In Green, is equality of light and darkness.

In light Red, is more light than obscurity.

So that for too much want of obscurity commeth whiteness, and for too much want of White or lightness, commeth blackness; and a Cloth died Yellow being put into the Blew woaded vessel, maketh an excellent Green.

There was light and darkness before the Planet of the Sun was created, albeit the distinction between day and night is ascribed to the Sun. Now the Moon hath no light, but what the Sun doth impart unto her, and the colours of the Rain-bow in the day time, being produced by the four Elements, do approve these colours to be so in nature, whereof the Philosophers have given a reason accordingly. But considering the curiosity of them, and especially of *Aristotle*, it is strange unto me that they have not made mention of the colours of the Rain-bow in the night time, when the Moon is at full, and opposite to the Sun, which colours nevertheless take a reflection upon the clouds and obscurity of the night, far differing from the colour of the Rain-bow in the day time upon the declination of the Sun; inasmuch that albeit all colours must be discerned by light and so adjudged accordingly, yet their operation doth differ very much, as may be shewed. The property of all colours is to be subject to the air and Sun, and all of them do vanish; but in the black it is least seen, and is also the surest, having his ground upon the Blew; so it be a Blew substantial of Wood or Indico, which is the extraction of the herb *Glaustum*, or *Anill*, in the *East* and *West-Indies* like unto our green Wood; but the leaves of it are round and not long howbeit the climate and ground make the main difference.

There was of late years, two great controversies at the Council Table: The one concerning the dying of Black-Silk, called *London Dye*; The other concerning the use of Logwood, being a false glorious colour. Dying of Black Silk,

Concerning the *London Die* of Silk it was proved, that one Pound of 16 Ounces was by sophistications of additaments augmented to 32 Ounces, and forty Ounces: which fraud comes to pass by reason of the gummy matter or substance whereof the Silk was not purged for black die, as it is in colours, whereby it made such an increase in weight. To prevent this abuse, a Corporation of Silk-men were made; and nevertheless, forasmuch that a reasonable increase of 8 Ounces doth look fairer, and can be better used, there remained a tolleration of this increase in *London*. The way to find out the fraud was by controlling the weight by the measure, which by convulsion becometh contracted: So that if the Silk being purged decreaseth 16 Ounces, to 13 and 12, will moderately have afterwards some increase; then this Silk being measured by the yard in Skeans, and marked with Leads, and so delivered to the Dyar, must be received accordingly without such contraction and decrease of length, by the increase of weight, these two controlling each other.

The indifferent course therefore, is the golden mean; so it is done concerning Log-wood, being good cheap and fit for dying of a fair colour, although vanishing, serving for the Poor People, wearing coarse stuff, or using things of small value: That notwithstanding that the use of it was prohibited, as well as the importation, yet now of late there is a competent quantity admitted to be used by Letters Patent, and Proclamation. Dying by the help of Log-wood.

A Table of the Standard, for the true making of Woollen Clothes, according to the Weight and Measure declared by the Statute made in the fourth year of his Majesties Raigh of Great Britain, &c.

THe Sack of Wooll appointed by King *Edward* the third, is distinguished according to the Lunare year of 13 months, of 28 days, making in all 364 ℥, or 365 ℥, for so many days in the year; the Tod of Wooll being 28 ℥, for so many days in the month; and 13 Tods for so many months in the year; every Tod containing four Nails, and every Nail being 7 ℥, for seven days of the week.

This Sack of Wooll is accounted to make 4 Standard Clothes of clean Woll, called Sorting-clothes, weighing 60 ℥ the Cloth, and being 24 yards long, of $6\frac{1}{2}$ quarters broad or thereabouts, within the remedy or allowance of 2 ℥ Weight upon a Cloth.

In the Weight is to be observed, that the Clothes be well scoured, thickned, milled, and fully dried.

In the Measure likewise, that the same be Measured by the yard and inch, within the List, concerning the breadth, according to said Statute made of all the severall sorts of Clothes made in divers Shires, viz.

	Broad.	Weight, and Measure.
<i>Kent, Yor. and Read.</i> Cloths of $6\frac{1}{2}$ quarters.	86℥	30 and 34 yards.
<i>Suffolk, Norfolk, and Essex</i> of 7 quarters.	80℥	29 32 yards.
<i>Worcest. Covent. and Heref.</i> of $6\frac{1}{2}$ quarters.	78℥	30 33 yards.
<i>Wilt. Glouc. Oxon. Somers.</i> of 7 quarters.	76℥	29 32 yards.
<i>Suffolk</i> sorting Clothes broad $6\frac{1}{2}$ quarters.	64℥	23 26 yards.
All sorting Clothes of divers Shires $6\frac{1}{2}$ q.	60℥	24 26 yards.
Broad-Cloth <i>Taunton. Bridgwaters</i> and <i>Dundstars</i> ————— of 7 quar.	30℥	12 and 13 yards.
Broad and narrow of <i>Torkshire</i> , of 4 quar.	30℥	24 25 yards.
<i>Devon.</i> Kerseys and Dozens — of 4 quar.	13℥	12 13 yards.
<i>Check.</i> Kerseys strait and plain grayes 4 q.	24℥	17 18 yards.
Ordinary Penistone or Forests $5\frac{1}{2}$ quarters.	28℥	12 13 yards.
Sorting Penistones of $6\frac{1}{2}$ quar. —————	35℥	13 14 yards.
<i>Walshers</i> of <i>Lancashire</i> and others —————	17℥	17 18 yards.
Clogware, <i>Kend.</i> Karpnuales at pleasure,	20	at the left.

The manner of making of all Woollen Cloths, and workmens orders, with the viewing, searching, and the forfeitures or abatements, may at large be seen by the said Statute: Being an Epitome of all former Acts concerning the indraping of Wools, appointing wherein Flockes, Thrums, or Lambs Wooll may be put.

*Observations concerning the said Weight and Measure.
Clothes in generall.*

That all Substantial things, either dry or liquid, are by Divine providence subject and governed by Number, Weight and Measure.

That Weight and Measure do controule each other, and that number giveth denomination unto them both, to discern truth from falshood, as aforesaid.

That the weight of a Cloth is more to be regarded, than the Measure, because the weight containeth substance, which is abused by stretching it in Measure.

That according to the standard of Clothes, there must be allowed or accounted two pounds and one half of Wooll, to make one yard of the abovesaid Clothes.

That the Statute of Clothmaking, hath had a consideration to make an allowance

or

or abatement for Draped, Dressed, Rowed, and Sheared Clothes, which is five ℥ in a Long-cloth, and four ℥ in a Broad-cloth, besides the remedy of two ℥ .

According to this Rule, His Majesties Custom for Cloth and Carseys, &c. ought to be payed, equalising the said Custom of Cloth, with the Custom of Wool, according to forty Shillings the Sack, payed in the time of Queen Mary; which is to be done according to the weight, and not according to the measure, as heretofore hath been partly done. And the Weight will cause Clothes to be better made, according to the Statute whereunto the reformation must be reduced, which will be beneficial.

Benefits which will arise by the true making of Clothes in England, according to the Statute made in the fourth year of His Majesties reign of Great Britain.

THe Cloth of the Realm shall recover his former estimation, which every Merchant (weighing his Clothes) will cause to be observed, according to the said rule and proportion between Weight and Measure, whereby the stretching and falsifying of Cloth will be controled and prevented, especially if this demonstration (here set down) shall direct the buyer of Clothes. And the like may be made for Carseys and all other Wooling Commodities, according to the said Statute.

The Cloth being truly made, will be more vendible beyond the Seas, where many complaints are daily made of the false making thereof; which the Clothier cannot but know, upon so many certificates for Tare as are abated of them to their loss: every Merchant looking more to by good cheap, than to by good Cloth, feeding false making by it, which cometh to pass more by ignorance than otherwise.

The Clothier finding the Merchant by these meanes able to control him, will endeavour to make true Cloth, and the Officers to Survey it will be more careful, and not send the Clothier their Leads and Stamp, and so they be payed, never look to take paines to view the Cloth; hereby traffick will increase for the general good of the Realm, and his Majesties Custom will be duly payed, according to the said Statute, and all will tend to the glory of God, and honour of the King, in all Equity and Justice to be observed in all well-Governed Commonweals.

We may perceive by the contents of this Discourse, how weight and measure doth controll each other: compare your measure of Corn with the weight, as before is declared; your length of Cloths with the weight as aforesaid; nay your wet measures, will teach you to distinguish truth from falsehood, and how to know the goodness of things; if Spices become light, then the weight will shew it because the substance is dried up; which to prevent is Wisdome and no deceit: For as the Element of air is the cause of putrefaction, so the excluding of the same in many things, is a preservation, and so is likewise the preventing of dryness. But to end this Triall of measure and weight, let us observe the *Italians* by weighing and measuring of their Silk wares. A yard of Satin weigheth four ounces, being truly made, and if it be above, they take the same to be overgummed, and not truly made, and so if it weigh less.

Weights and Measures controll each other.

CHAP. V.

Of the three Essential Parts of Traffick, namely, Commodities, Money, and Exchange of Money by Bills of Exchanges.

ALL the Traffick and commerce between Nation and Nation, or man and man, is performed under three Simples which are properly the Essential parts of Traffick: Namely, *Commodities, Money, and Exchange for Money by Bills of Exchanges*: Which is effected by Number, Weight, and Measure, according to the former Observation.

A Tripartite Exchange.

And herein is to be considered a Tripartite Exchange, That is ;

Commodities for Commodities ;

Commodities for Money, and

Commodities for Exchange of Money by Bills of Exchange.

For some Merchants do negotiate all for Commodities, others all for Money, or Exchanges, or for all three or any of them which yeeldeth them most benefit and gain : And herein is their particular profit, or *Privatum Commodum*, more respected than the generall good of the Common Wealth, whereby corruptable and unnecessary Commodities are given for Staple wares and durable Commodities, to the impoverishing of Kingdomes and Common-weals. And not only is this Commutation or Exchange abused in kind, but also in the price, paying too dear for the one, and selling the other too good cheape : Whereby cometh an over-ballancing of Commodities in price, and quality, and not in quantity ; whereby in effect, Monies are given to boot, and as it were over and above the reasonable estimation of things ; and herein is the course of Exchanges by Bills predominant, and over-ruling both the course of Commodities, and Money, as shall be at large demonstrated hereafter.

Over-ballancing of Commodities.

For the said three Essentiall parts of Traffick are properly the *Body, Soul, and Spirit of Commerce*, and have their operation accordingly.

The Body, Soul, and Spirit of Traffick.

The first as the *Body*, upheld the World by Commutation and bartring of Commodities, untill Money devised to be Coyned.

The second, as the *Soul* in the Body, did infuse life to Traffick, by the meanes of Equality and Equity preventing advatgne between Buyers and Sellers.

The third, as the *Spirit* and faculty of the Soule (being seated every where) corroborateth the vitall Spirit of Traffick, directing and controlling (by just proportions) the prices and values of Commodities and Monies.

True it is, that this Spirit and faculty of the Soul, namely, the *Exchange for Money*, taketh his originall from the Soul, which giveth life to the Body of Traffick ; that is to say, The Exchange for Moneys by Bills of Exchanges, is grounded upon Moneys, and Moneys were invented and made by common consent to be the rule and square to set a price unto all things, and the right and true judges of them ; and is therefore called *Publica Mensura*, or the pullick measure between man and man. But since the manner of Exchange was intended between Nations and Nations, or Country and Countries, Moneys did only remain the publick measure within the realms or Common-weals of every Country between man and man according to the valuation of Princes and

Money the publick measure at home.

and States imposed upon Moneys: and the Exchange of Moneys by bills became *Publica Mensura*; between us and forein Nations, and between all Nations in the course of commerce, according to which Exchange all Commodities are bought and sold. And albeit that the Abundance or Quantity of Commodities, and the many or few buyers, or the scarcity of Commodities, causeth the prices of Commodities to rise and fall; and likewise that plenty of Money maketh things dear, and scarcity of Money maketh them good cheap, as a property inherent unto Money as a true measure: yet we must observe in true order, That both Commodities and Money are Passive, since the Exchange was invented, which is only active, and that in Countrys where all the Essential parts of Traffick are used. But howsoever, the Maxime is to be observed in the avoyding of the over-balancing of Commodities in price and quality. *Marcus Cato* therefore saith advisedly:

Exchange for Moneys the publick measure between Nations.

Commodities and Money are things passive.

Oportet patrem-familias esse Vendacem, non Emacem.

A Prince therefore (as the Father of the Common-wealth) ought to be seller and not a buyer, which cometh to pass when the expences of his Common-wealth do not exceed his Incomes and Revenues: this to be effected by keeping a certain Equality in the Traffick between his Kingdom and foreign Nations. For Riches being natural, or artificial, and both subject to Number, Weight, and Measure, requireth a certain Equality in the true Commutation of things between us and other Nations. And Justice being Distributive and Commutative, every Man of Judgment knoweth, that this part is comprehended under Justice Commutative; and that all Traffick consisteth of the Land Commodities, and of the Commodities of the Seas, and lastly; of the Commodities of other Countrys and Nations. For God caused nature to distribute her Benefits or his Blessings to severall Climats supplying the Barrenness of some things in one Conutry with the Fruitfulness and store of other Countrys, to the end that interchangeably one Common-weal should live with another.

Natural riches Artificial riches.

Justice distributive and commutative. Land Commodities. Sea Commodities.

These Aphorisms or selected points are of great Importance: for (as is noted before) gain being the scope of all Merchants, is procured without regard had to the Common-wealth; the Wealth whereof cannot properly decrease but three manner of ways, namely, by selling our home Commodities too good cheap; by buying the foreign Commodities too deare; and by the transportation of Moneys in *specie*, when the Exchange of Moneys doth not answer the true value of it, by Bills of Exchanges; as shall be plainly demonstrated.

Proper causes of the decrease of wealth in a State.

For this Exchange is the Rudder of the Ship of Traffick, fastned upon the Parallel of the keel of Equity, which doth rule and direct the said Ship upon all the variations of the Commodities of all Countrys. Many men knowing that the Rudder doth govern the Ship, can notwithstanding give little reason of the cause of it, but admire to see so small a piece of Timber to have so great an operation; yet no man is so foolish as to attribute that Power unto the sails or any other appertenances of the Ship, or to the main Body of it called the hull of the Ship. Great is the error therefore of those that will ascribe any effectual operation to the quantity of Commodities, albeit there was a Traffick and Commerce without either Money or Exchange for Money, when the course of it was like a Ship sailing without Rudder or Compass.

Exchange of Rudder of Traffick.

Money may well be compared to the compass, having so many variations upon the severall standards of the Coins of all Countrys, and changing continually from time to time in valuation; Princes and Common-weals taking advantage one against another, either to draw Treasure into their Kingdoms and Territories, or to advance the price of their Country Commodities. And Exchange may properly be compared to the Rudder of a Ship, which commandeth the directions of the Compass accordingly and so doth the Exchange command the course of Money: for let the standards of Money be altered either in Weight, Fineness, or Valuation, the Exchange by altering the price (with great facility) according to equity is able to meet and over-rule them all, as shall be declared in the progress of this Book.

Money as the Compass of a Ship, and Exchange the Rudder.

The

Principles or
Axioms what
they are, &c.

The learned have determined, that no argument or disputation is to be maintained with those that will deny Principles, which by reason and common consent are indisputable, and stand of their own Authority: For by an undoubted Principle or Axiome we know, That the whole is bigger than his part, that two is more than one, and that two equall things being equally divided into a third, are all equall.

The knowledge of the premisses is naturally and visibly engrafted in the mind of man, as no doubt can be admitted: Nevertheless there are men so intoxicated in their judgments, that being once possessed of an imaginary conceit, they will never be removed; as he was who asked of his Frinds, What he should do with an heap of stones and trash to be rid of it? and was answered, that he should dig a hole in the ground and bury them; and when the other demanded of him, what he should do with the earth he should dig out? he told him he should make the hole so much the bigger to put them in both, and he could never be recalled from this conceit, even in naturall and substantiall things to be felt, seen and handled; insomuch that experience sheweth, that digging an hole, one shall hardly put in the same earth again, without cramming and labour, much less the other.

Copernicus his
opinion of the
motion of the
earth.

The *Pythagorians* doctrine lately revived by *Copernicus*, touching the scituation and moving of the Bodies Cœlestiall, denying the stability of the earth, may in some measure be admitted *argumentandi gratia*; for they set forth some Astronomicall demonstration, albeit imaginary, and declare some reasons agreeable to experience, namely, That the Orb of the fixed Starrs is of all other the most highest and farthest distant, and comprehendeth the other Spheres of wandering Starrs. And of the straying Bodies called Planets, the Old Philosophers thought it a good ground in reason, that the nighest to the Center should swiftliest move, because the Circle was least, and thereby the sooner overpassed, and the farther distant, the more slowly: And upon this consideration, because of the swift course of the Moon, they did conclude, that the whole Globe of Elements was inclosed within the Moons Sphere, together with the earth as the Center of the same, to be by this great Orb, together with the other Planets above the Sun turned, making by his revolution one year; and whatsoever seemeth to us to proceed by the moving of the Sun, the same to proceed indeed by the revolution of the earth, the Sun still remaining fixed and immoveable in the midst. But *Aristotle* his reasons are generally approved, to prove the earth's stability, in the middle or lower part of the World, because of gravity and levity, the earth being (of all other Elements) most heavy, and all ponderous things are carried unto it, striving (as it were) to sway down, even to the inmost part thereof, with many other reasons made disputable by some, because the Planets and Starrs are farr above us. But to deny the Principle of Exchange and Money as aforesaid, may be refuted and proved to be so plain an error, as we see the Hand or *Index* of a Dyall to be the thing active, which sheweth the hour, and the letters are things passive and immoveable in the action; and so are Commodities in the course of Traffick, where Exchange is used.

Aristotle of
the stability
of the earth.

The Royall
Banket of
Great Britain.

Right Merchants are taken to be wise in their profession, for their own good and benefit of the Common-wealth; for of the six Members of all the Governments of Monarchies and Common-weals, they are the principall instruments to increase or decrease the wealth thereof; as may appeare by the discription of the following Royall Banket of Great Britain. The King of Great Britain considering that all Common-weals are furnished with *Divine Service, Armes, Laws, Riches, Arts, and Sustenance*, and that the managing of these six things requireth six manner of persons, namely, Clergy-men, Noble-men, Magistrates, Merchants, Artificers, and Husband-men (which joyntly are the Members of all Common-weals) was graciously disposed to invite them all unto a Royall Benket, where (after many pleasing discourses concerning hunting, and having proved by many examples, that the most renowned Princes delighting in that Royall sport, have always been the best Warriars) his Majesty was pleased, that every Member of his Common-wealth as aforesaid, should in one only word expresse the property of his professing or calling; whereupon the Clergy-men did say, *we instruct*; the

the Noble-men, *we fight*; the Magistrates, *we defend*; the Merchants, *we enrich*; the Artificers, *we furnish*; and the Husbandmen, *we find*. The King answering, used these or the like speeches: We do very well approve your declaration in this brief manner, recommending every one of you to discharge your duty accordingly, with a remembrance, that we (as your head) must make the Body of the Common-wealth compleat: For the Office of a King towards his Subjects, doth very well agree with the Office of the head, and all the Members thereof. For from the head (being the seate of Judgment) proceedeth the care and providence of guiding, and preventing all Evil that may come to the Body or any part thereof, the Head cares for the Body, so doth the King for his People: And even as all discourses and directions flow from the Head, and the execution of them belongeth to the Members, every one according to their Office; so is it between a Wise Prince and his People. And as the Head by true Judgment may employ the Members in their severall Offices being thereunto sufficient, or being defective may cut them off, rather than to suffer infection to the rest: Even so it is betwixt the King and his People, for as there is always hope of curing any diseased Member by direction of the Head, so long as it is whole; and by the contrary, if it be troubled, all Members are partakers of that trouble; so is it between the King and his Subjects, who is therefore called *Parens patriæ*, who like a Father of the great Family of the Common-wealth, doth study for the welfare thereof.

Comparison
of the Body
to the Head,
so between
the King and
his Subjects.

Parens patriæ.

The Lord Chancellor making a generall answer, did acknowledge his Majesty to be the right and Supream Head without which the Body was to be esteemed as a dead trunk; for, said he, the Royall Scepter of a Monarchy, guided with good and wholesome Laws, doth far exceed all other governments, which properly are called *Aristocracies* & *Democracies*.

Aristocratia.
Democratia.

Aristocracy is the government of the less number of People of a Common-wealth in Sovereignty, and *Democracy* (being contrary unto it) is the greater number of People governing. Whereas a Monarchy is a Common-wealth where one sole Prince hath the absolute government, here the Peace, Unity, Concord, and Tranquility of Subjects consisteth by meanes of one Head, by whose Power Common-weals are fortified, Vertue thereby being united and more corroborated, than if it were dispersed into many parts, which give occasion of strifes, turmoils, and controversies by the divided powers and emulation of greatness: When as one person (imitating nature) doth govern (as the Head) all the parts and Members of the Body, for the generall safeguard and weale publick.

Monarchy
the best go-
vernment.

Hereupon replication being made by the King; fault was found of the generall dearth of all things within his Realm, without any scarcity of the said things serving for back and belly, which we attribute unto you Husbandmen said the King, for food is dear and yet there is no dearth. The Husbandmen did excuse themselves, and laid the fault upon the Noblemen and Gentlemen for raising of their rents, taking of Farmes into their hands, and making of inclosures. Noblemen and Gentlemen did impose the cause upon Merchants and Artificers for selling things dearer than in times past, which caused every man to make most of his owne, according to his profession; wherein the Artificers were easily dispenced withall, considering their labours, and Workemens wages, buying also all things dearer. So that the fault did wholly remain upon the Merchants, who have the sole disposing of all Commodities exported and imported for the good or hurt of the Common-wealth; which caused the King to enter into consideration of the aforesaid three Essentiall Parts of Traffick, namely, Commodities, Money, and Exchange for Money by Bills of Exchange.

Food dear
and no dearth.

And ingeniously perceiving, that the vitall of Traffick did consist in the matter of Exchange for Monies, because the same is the publick measure between Nation and Nations, and that grain was the radicall moisture of Commerce, which had his effectuall power in Exchanges: His Majesty thought good to call divers Merchants to the consultation of this business (being within their element) to hear their opinion how to remedy the said inconvenience.

Where-

Three manner
of Merchants.

Offenders un-
fit to make
Laws.

Inhauncing of
Silver altereth
the price of
things.

Causes of the
over-ballanc-
ing of Com-
modities.

Whereupon his Highness observed three manner of Merchants: The first (which were the greatest number) were ignorant of the fundamental reasons of Exchanges, and being carried with the stream, never took notice of it, but were guided therein by ignorant brokers of Exchanges, according to the rule of foreign Nations. The second sort of Merchants, were those that did altogether practise to make a benefit by Exchanges and Transportations of Moneys, and never did deal in Commodities at home or beyond the Seas, and these would not confess that there was any abuse committed by Exchange. The third sort of Merchants (being the smallest number) were men of wisdom and experience, and yet they found the matter of Exchange to be a mystery, until examination of the properties thereof, and then (like good Patriots) they took care for the welfare of the Common-wealth. The first sort he did not regard because of their ignorance: The second sort he did compare unto Vintners, who are not fit to be called to be Assistants in making of Laws against drunkenness, and so rejected them: But the third sort he did embrace as worthy Councillors to reform abuses; and some of these were of opinion, that by reason of the base Money coined in the latter end of the reign of *Henry* the 8, all the foreign Commodities were sold dearer, which made afterwards the Commodities of the Realm to rise at the Farmers and Tenants hands, and that the same was made dearer through plenty of Money and Bullion, which came from the *West-Indies*; and especially, because an Ounce of Silver was inhaunced by the said King, from forty pence to forty five pence, and afterwards in process of time was valued at threescore pence, and that the operation of the said alteration doth still continue. Others said, That the prizes of things being risen, was of no great moment, because it was by denomination, and not really; for that which was called forty before, was now termed threescore, according to the coins of Silver valued by the Ounce, as aforesaid. But the wiser sort did go further, and comparing the prizes risen of foreign Commodities, far more than the prizes of our home Commodities, they did acknowledge, that there was an over-ballancing of Commodities, and found that the course of Exchange for Moneys was the efficient cause thereof: For they did observe, that as the Elements are joyned by Symbolization, the air to the fire by warmth, the water to the air by moisture, the earth to the water by coldness; so is Exchange joyned to Moneys, and Moneys to Commodities by their proper qualities and effects, whereby it did appear unto them;

First, That our Money being undervalued in Exchange, causeth the price of our home Commodities to be abated, and to be sold better cheap in foreign parts, and is also the cause that our Moneys are exported.

Secondly, The Moneys being transported, taketh away the lively course of Traffick of our said Commodities, and causeth young Merchants to run by Exchanges upon Bills to maintain their trade, paying great interest for Money, which they cannot take up by their single Bond, as they can do by Bill, taking up the same by Exchange without Sureties.

Thirdly, This causeth young Merchants and others to make rash sales of their Commodities beyond the Seas, to pay their Bills of Exchanges, whereby they overthrow the Markets of others, and make them sell better cheap. So on the contrary, the coins being over-valued in Exchange, and also inhaunced beyond the Seas, caused the price of foreign Commodities to increase, more than our native Commodities; and our Merchants are compelled (of course) to make return thereby, because they cannot import those over-valued Moneys, but to their exceeding great loss. And by Exchange they find few Takers, unless it be our young Merchants, which do consume their Estates by Exchanges, and Rechanges. For of the said three Essential parts of Traffick, we have but the use of one (as they observed) which is the buying of foreign Commodities, to make returns, increasing therein the consumption of the said wares, and not our own Moneys remaining hereby plentiful beyond the Seas; the rather for that Bills of debt are (as ready Money) passing between man and man causeth with them a lively course of Trade, whereby their Commodities are advanced in price and sale; neither are they compelled to sell them but at their price,

price, because they find Money at Interest, at Five and Six in the Hundredth.

This plenty of Money is dayly increased by our Merchants Trading into *Spain* and all others, who do divert the Royals of *Spain* from us, because of the inhaunting of Moneys beyond the Seas, where they have 25 upon the hundredth gain, when with us they make but 10 per cent.

This gain is practised by Exchange, and would otherwise be but imaginary, as shall be declared hereafter: Whereby we shall finde that the said Exchange is still predominant, and over-ruling the Moneys and Commodities.

CHAP. VI.

A Geometricall Description of the World, especially of EUROPE, Measured by Millions of Acres of Ground, upon the Map.

The Measure is one Million, or Ten Hundred Thousand Acres.

THE Circumstance of the roundness of the whole Globe of the World, composed of Water and Earth, is accounted to be 5400 Geometricall miles, or 21600 ordinary miles. But whereas the miles in all Kingdomes and Countrys, and almost in every Province or Shire do differ; I have thought convenient to admit one Measure of one Million of Acres of Ground, to Measure the whole Globe thereby according to the Map: Which is not only intelligible to all Men, but all Merchants also may have use thereof. For by the number of the Millions of Acres, comparing one Kingdom unto another, or one Country unto another Country, they may know the bigness and spaciousness thereof, which wee have particularly observed in *Europe*, with a distinction also of the dominion of Princes in these severall Countrys known by the name, *France, Italy, Germany*, and others, which many times falleth into consideration upon singular occasions.

This Globe of the World is divided to be two third parts Water or Seas, and one third part Land: And of this Land there is one third part not inhabited, and the other two third parts are as followeth.

The whole Circumference by the aforesaid measure is 19, 803, 575000, which is 29 milliar, 803 Millions, 575 thousand Acres, and the milliar is ten hundred millions. So the two $\frac{2}{3}$ part Water is 19 milliar, 869 Millions, and 50000 Acres of Ground answerable; and the other part third is 9 milliar 934 Millions, and 525 thousand Acres.

A milliar is
ten hundred
Millions.

Hereof deduct $\frac{1}{3}$ part not inhabited, which is 3 milliar, 311 Millions, 508000 Acres; so rest 6 milliar 623 Millions, 17000 Acres of Land inhabited whereof followes a particular distribution.

First for Europe or Christendom.

England containeth 29 Millions, 568 thousand Acres.

Scotland containeth 14 Millions, 432 thousand Acres.

Ireland containeth 18 Millions.

So these three Kingdoms, with all their dominions of Lands and Islands adjacent, under the Diadem of King *James*, contain 62 Millions of Acres of Ground, &c.

England is by the computation, accordingly with the Dominion of *Wales*, and all Islands thereunto belonging, the thousand part of the whole Globe, or the 22 part of the Earth inhabited, or the 333 part of the whole Earth: And *Scotland* may be full the one half of this computation, that is, the 444 part of the Earth inhabited, or the 666 part of the whole Earth; and the Monarchy of Great *Brittain* and the Kingdom of *Ireland* is the 480 part of the whole Globe, unnecessary fractions in cypher omitted.

The Body of the Sun is 166 times bigger than the whole Globe of the World, and so accordingly for the Seas and Earth as aforesaid.

The 17 Provinces of the Low-Countrys,

Contain 10 millions 797 thousand Acres. Whereof

The reconciled Provinces with *Spain* contain 7 Millions 197000 Acres.

The united Provinces under the States contain 3 Millions 599000 Acres.

The Kingdom of *France* divided into 32 Provinces, containeth in all 82 Millions 879000 Acres.

The Kingdoms of *Spain*, being 8 in number, contain as followeth:

	m.		m.
<i>Castile</i> —————	25 millions 730	<i>Leon Galisia</i> —————	9 millions 124
<i>Andalusia</i> —————	2 millions 425	<i>Arragon</i> —————	13 millions 104
<i>Granado</i> —————	2 millions 128	<i>Biscay</i> —————	3 millions 412
<i>Narvare</i> —————	1 million 458	<i>Portugal</i> —————	10 millions 154

In all containing 67 Millions, 535 thousand Acres.

I T A L Y.

Under *Spain*.

	m.
<i>Naples</i> —————	11 millions 704
<i>Lombardy</i> —————	1 million 640

Under *Venice*.

<i>Trevizana</i> —————	2 millions 584
<i>Verona</i> —————	0 millions 480
<i>Frioul</i> —————	1 million 047
<i>Mantua</i> —————	0 millions 480

Under *Rome*.

<i>Liguria</i> —————	1 million 415
<i>Romagnia</i> —————	1 million 085
<i>Hetruria</i> —————	0 millions 540
<i>Latium</i> —————	0 millions 480

	m.
<i>Savoy</i> —————	1 million 910
<i>Piedmont</i> —————	1 million 160
<i>Toscana, &c.</i> —————	4 millions 785
<i>Suria and Florence</i> —————	480
<i>Marca</i> }	1 million 412
<i>Ancona</i> }	
<i>Parma</i> —————	885
<i>Sicilia</i> —————	3 millions 113
<i>Cypres</i> —————	1 million 601
<i>Candia</i> —————	2 millions 060
<i>Corfica</i> —————	1 million 395
<i>Sardegna</i> —————	4 millions 089

Containing in all 44 Millions 257 thousand Acres.

G E R M A N Y.

	m.
<i>Saxonia</i> —————	3 millions 484
<i>Misnia</i> —————	3 millions 249
<i>Turnigia</i> —————	1 million 093
<i>Lusatia</i> —————	2 millions 572

	m.
<i>Bavaria</i> —————	3 millions 294
<i>Helfatia</i> —————	3 millions 644
<i>Helvetia</i> —————	12 millions 328
<i>Basle</i> —————	0 millions 842
	<i>Swebourg</i>

	m.		m.
Swebourg	2 millions 109	Pomerania	3 millions 249
Salsbourg	1 million 063	Brandenbourg	6 millions 208
Trier, Ments, Spiers,	4 millions. — 237	Machalbourg	2 millions 107
Strausbourgh, and		Franconia	6 millions 361
Wormes		Tiroll	3 millions 249
Fuliers	348	Carinthia	1 million 588
Cleve	258	Stiria	1 million 779
Westphalia	2 millions 300	Palatine Rhene	4 millions 361
Osna	358	Wirtenborgh	1 million 223
Silesia	5 millions 706	Emden	230
Bohemia	7 millions 024	Oldenbourgh	449
Austria	6 millions 121	Liege	548
Moravia	4 millions 114	Cologne	215

Containing in all 95 millions, 646 thousand acres.

Prussia ——— 10 millions 240 thousand acres.

	m.
Russia	9 millions 607
Volhymia	5 millions 762
Massovia	1 million 916
Livonia	34 millions 115
Poland	19 millions 205

Heretofore named *Polonia*, containing in all 80 millions 845 m.

DENMARK.

	m.
Denmark	10 millions 426
Norway	28 millions 492
Holstein	1 million 065
Ditinars	337

Containing in all 40 millions, 326 thousand acres:

SWETHEN.

Swethen	57 millions 430000 acres.
Finland	7 millions 531000
Gothia	20 millions 936000

Containing in all 85 millions, 897000 acres.

Part of *Russia* or *Muscovia* and *Situam* under *Europe*, 232 millions, 558 thousand acres. So that the whole *Europe* or *Christendom* doth but contain 802 millions, 74000 *EUROPE*. acres, which is not the 12 part of the whole Earth.

Hungary, Dalmatia, Transylvania, and all Turkey,	385 mill. 367	m.
Muscovia pars	128 millions, 817000 acres.	
Tartaria	299 millions, 110000	}
Persia	385 millions, 367000	
Calicut and East-India	587 millions, 200000 acres.	
Africa containeth	1541 millions, 883000 acres.	
America containeth	1152 millions, 400000 acres.	
Nova Hispania	1349 millions, 133000 acres.	

ASIA.

AFRICA.

AMERI-

CA.

H 2

Summa

Summa totalis of the inhabited parts of the World, six Milliars, six hundred and twenty three Millions, and seventeen thousand Acres of Land, Ut supra.

THE use of this Description, to know the bigness of one Country, compared unto another Country, is for example :

England containeth 29 measures and odde; Bohemia containing 7 measures and odde, is the fourth part of England or thereabouts.

The 17 Provinces of the Low-Countries, being ten measures and odde, is the third part of England, or thereabout.

The Monarchy of Great Brittain being 44 measures and odde, is as big as all Italy and the five Islands of Sicilia, Cyprus, Candy, Corsica, and Sardignoa, and is also more populous, and so for all other Countries : Insomuch that England only, containing 29 of those Measures, or Millions, 568 thousand Acres of ground; if we deduct the 5 Millions, 568 thousand Acres for wilde and waste grounds and highways, there will remain 24 Millions of Acres, which at one penny an Acre, amounteth to 100000 £, a matter little sensible.

One penny an
Acre, is
100000
pound in Eng-
land.

Here may Microcosmos, the little World Man, behold how little the great World is, which is made for him as a Tabernacle, where he hath no abiding place, but Travelleth as a Pilgrim toward the Celestiall habitation, with a thankful mind and remembrance of the mercy of God, who hath been mindful of the Son of Man, and made him lower than the Angels, to Crown him with Glory and Worship, Psal. 8.

Thus much I thought to demonstrate unto Christian Merchants touching the World, before we intreat of the Commodities, whereby Traffick and Commerce is by them and other Nations maintained; according to the ancient Verse.

Currit Mercator ad Indos, — as appeareth in the next Chapter.

CHAP. VII.

Of the Commodities of all Countryes, whereby Commerce is maintained.

Corporalia tria
sunt genera.

ALBEIT that the foresaid Doctors of the Civil Law have declared that there be but three kind of Bodies of things, namely,

1 *Quod continetur uno spiritu, ut Homo, Lapis, &c.* Which is contained of one Spirit, as Man, and a Stone or such like.

2 *Quod ex pluribus inter se, coherentibus constat, ut edificium navis, &c.* Which consisteth of many things joyned together, as a Building, a

Ship, &c.

3 *Quod ex distantibus constat, ut corpora uno nomine subjecta, veluti Populus, legio, grex, &c.* Which consisteth of distant things, as many Bodies under one name, a People, a Legion, a Flock, and the like. Yet this definition is not compleat concerning the Body of Traffick and Commerce, consisting of Body, Soul, and Spirit, namely Commodities,

modities, Money, and Exchange of Money by Bills of Exchange, as aforesaid; which are to be described in order. And because Commodities, like unto the Body, upheld the World at the first by way of Commutation and bartering of them according to necessity and usefulness: Therefore may it be thought convenient to set down in this place the particular Commodities of all Countries, and (of some of them) their values and estimation, by means whereof Traffick and Trade is established and maintained, that thereupon we may proceed accordingly.

Verily in the estate of Innocency all things were common; But alas! this Communion of things endured but a while; and now by reason of our naturall corruption and proneness to wrong one another, there is an absolute necessity of property and severall possession, which is consonant to the Law of God, as well as founded upon the Law of man, and consent of Nations; it being the voice of secondary Nature, This is my House, This is my Town, and This is my Servant, &c. whereby *Meum & Tuum* is distinguished.

The revocation of this Communion of things is the nerves and bond of humane society, and the mother of labour and diligence. Who would till the ground, if he hoped not to taste of the crop of it? Surely all would be waste and desolate, if men were to plant and build for every body, that is no body. Wee see by experience, that the strongest would deprive others of the use of things, unless the Law did enterpose her authority, which is two fold, namely *Paterna & Politica*, effected by the Fathers of Families, and Magistrates. And herein is no other equality to be found concerning things but a mutuall voluntary estimation of them according to the use and behoof of the said things. And the proverb is true, That goods held in common are (as it were) no Bodies goods, and not manured as they ought to be. Whereupon *Plato* in his second *Common-wealth* (upon better consideration) did revoke his former opinion of the Community of goods, and used to say, That no man was a gainer, but another became a loser, which had an over great regard to the property of goods, and if there were no property of goods, all Traffick would cease.

Nevertheless, the Equality and Equity in the course of Commerce must be observed, to avoid the over-ballancing of Commodities, as in the precedent Chapter is mentioned, which requireth a third consideration of another kind of Equality. For as we have noted with *Aristotle*, Riches is either Natural or Artificial.

The Natural Riches, as Lands, Vines, Forrests, Meddows and the like.

The Artificial, as Money, Gold, Silver, Cloth, and all other manufactures and Household stuff.

Now as this Artificial Riches is proceeding of the Natural Riches, and that both these do receive their price and estimation from Money; so reason requireth a certain Equality between them which we find to be defective, which is concerning the price of Lands.

To prove our Assertion, we can hardly make their Inequality appear, albeit we do find the want of the Treasure transported from us into the parts beyond the Seas. For it befalleth unto us concerning Moneys and wealth, as it doth to a General of a Camp of ten thousand supposed Armed Men, whereof muster being taken at severall times and upon severall days, all of them are found to be Armed, because they lend their Armor to each other: Whereas if they were all mustred in a day, and at one instant, a great part of them would be found to want Armor. So the like want of Moneys and Wealth would be found, if Rich Men were examined for their personal estates upon any urgent occasion. And now let us examin the Commodities of all Countries, beginning in the East, and ending in the West.

Of the goodness and value of East-India Commodities.

THe Merchants Trade for the *East-Indies* took beginning in *England* in the year 1600; at which time Spices and all other Commodities were bought for the prices hereafter declared; translated out of the *Portugal* tongue, with my additions and observations concerning the goodness of those Commodities.

Cloves

Cloves.	Cloves growing in the Islands of <i>Moluccos</i> being clean of stalks, by the <i>Portugal</i> called <i>Fusties</i> , were sold for 50 <i>Pardaos</i> the <i>Kintal</i> , or the 100 weight of 112 ℔ correspondent with our <i>London</i> quintal or hundred, accounting the <i>Pardao</i> or <i>Ducat</i> at 5 ℔ , is about 27 pence the pound. There is another leaner or drier sort of Cloves called <i>Cravo de Bastao</i> , which is sold for 25 ducats, which the <i>Portugals</i> do mingle many times: The difference is half in half in price, and the Pound at 13 $\frac{1}{2}$ pence.
Fusses.	
Mace.	Mace, being of a fair colour and large, which groweth upon the <i>Nutmegs</i> , and is had also in the Island of <i>Bantan</i> , was sold for 74 ducats the hundred, which is 40 pence sterling the Pound.
Nutmegs.	Nutmegs in the said places were sold for 15 ducats, is 75 ℔ . the hundred, and the pound 8 pence sterling.
Ginger.	Ginger being dry, from <i>Calicut</i> , called <i>Belledin</i> , or ash-coloured Ginger, at 9 Ducats the hundred, is 45 ℔ . and the pound at five pence or thereabouts. Their is an inferior sort called <i>Mechino</i> , of 6 Ducats the Quintal. Ginger in conserve, at 13 $\frac{1}{2}$ Ducats, is about 7 $\frac{1}{2}$ pence the pound.
Cinnamon.	Cinnamon of <i>Zeilan</i> , growing in that Island, was sold at 35 Ducats, and the Cinnamon of <i>Malabar</i> , called <i>De mato</i> , for ten Ducats, whereby the pound of the best is about 19 pence, and the other about 6 pence.
Pepper.	Pepper of <i>Calicut</i> , <i>Malabar</i> , and the Island of <i>Sumatra</i> , at 10 Ducats the hundred, bought by the baser of 4 Quintals, cometh to 6 pence the pound.
Long Pepper.	Long Pepper was sold at 25 Ducats the hundred, is the pound 15 pence.
Benjoin.	<i>Benjoin de Boninas</i> at 55 Ducats, and the other sort of <i>Caregasan</i> at 48 Ducats is the pound at 2 ℔ . 5 pence, and 2 ℔ . 2 pence, or thereabouts.
Campheir.	Campheir of <i>China</i> was sold at 40 Ducats, is 10 ℔ , and the pound about 22 d.
Indico.	Indico of the better sort, called <i>Carquez</i> , 40 Ducats, and the common sort of <i>Aldcas</i> 30 Ducats, and the richer sort of <i>Aldcas</i> 70 Ducats the hundred, which is the pound 22 d. 18 d. and 3 ℔ or thereabouts. This rich Indico is as good as that of the
West-Indies Indico.	<i>West-Indies</i> of <i>Guatimalo</i> , and better than <i>Laurea</i> (alias <i>Lahora</i>) coming from the said <i>West-Indies</i> , whereof there was wont to come another sort, called <i>Indico Campeche</i> , which was an extraction of <i>Log-wood</i> , being over light and frothy without substance, which did swim upon the water, whereby this manner of triall is uncertain, and only the Cowpe must finde the goodness of Indico by the working of it.
Uncertain trade for Indico.	

Commodities sold by a weight called Man, of 24 ℔ weight.

Silks.	C hina Silk 76 Ducats. Silk in pieces 86 Ducats. Silk of <i>Lancan</i> 40 Ducats. Silk of the Eagle, the best 35, and the common 26 Ducats.
Hard Wax.	Lacre or hard Wax 16 Ducats the Man. Soft Wax 4 Ducats.

Commodities sold by the Bar of 15 Roves or Arrobas of 28 ℔.

Wood of China.	W hite Sandalo the 20 peces 160 Ducats. Red Sandal wood 50 Ducats. China wood 180 Ducats. Ebony wood 200 Ducats.
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Commodities which are sold by the Ounce.

Ambre.	A mbre Greis 13 Ducats is 65 ℔ . Black Ambre 3 Ducats, or 15 ℔ . the Ounce.
Musk.	Musk in Cods at 2 $\frac{1}{2}$ Ducats, or 12 ℔ . 6 d. the Ounce.
Bezar stones.	Bezar stones are sold according to their bigness more or less.

Commodities sold by the score of twenty pieces, as Calico Cloath, &c.

Calico Cloth of divers places.	C alico Cloth of the places following called by severall names. Canequins fine of <i>Cambaya</i> 60 Ducats, is 3 Ducats, or 15 ℔ . the piece. Canequins ordinary of the same place, 40 Ducats is 10 ℔ . the piece. Teadas 20 Ducats, is 5 ℔ . the piece. Dotins, 25 Ducats, Bancais 10, &c. Cotonias for Friars, 24 Ducats; and ordinary at 20 Ducats. Calico Cloth Dofinde, called Jourins fine, 70, and ordinary 45 Ducats.
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Calico

Calico Cloth of *Canaor*, called Beatillas, fine 26 Ducats, and the ordinary 20 Ducats. Pacharins 25, and Berames 30 Ducats.

Calico Cloth of *Vengala*, of two places, called Cassas fine, 100 Ducats, the ordinary Cassas 70 Ducats, Soto pazes 25 Ducats, and Beatillas 100 Ducats.

Chaietares fine 40 Ducats, ordinaries 25, and Cassas of 60 Ducats.

Calico Lawn made of Nettles, $\frac{3}{4}$, broad, and 18 yards long, is of divers sorts Calico Lawn. from 60 Ducats to 120, and above.

All kind of Drugs, differing much in goodness, must be bought accordingly; Drugs. as Mirabolanes, called Emblici, Belirici, Citrici, and Indi.

Tamarinds, Calamus Aromaticus, Spicandari, Opium, Cassia, Myrrh inanse, Aloes Cicatrini, and Tutia, Rheubarb, and the like; Lignum Aloes, Saunders, Borax or Atincal, and many other Commodities.

All which spices and drugs are to be garbled, for the better and wholsom use of man, for as liquid things in nature become soure, so dry things become bitter in nature. Whereupon the Garblers Office was established and granted first in *England* by King *Edward* the Second, unto some sufficient Persons, at the suit of the Pepperers, now called Grocers of *London*, which is in effect, to separate the good from the bad, or pure things from the impure, putting them up every one accordingly under certain Seals. The Office of Garbleship, Anno 130.

Of the Weight, Goodness, and values of Pearles and Pretious Stones.

Pearles and Diamonds are bought and sold by the Carrat Weight made for that purpose. For whereas Gold is sold by the Carrat of 24 to an Ounce, accounting two Carrats for one Ounce of Silver, whereof 12 Ounces make the pound Difference of Carats weight Weight Troy. This Carrat Weight for Pearls and Diamonds is far lesser, for the 150 Carrats make but one Ounce; so that one Carrat of Gold Weight weigheth $6\frac{1}{4}$ part of a Carrat of diamond Weight, and the like for Pearls, whereof there is a measure for round Pearl made correspondent thereunto, which is also divided into 4 grains, as the Troy Weight is, which grains are of less proportion, of $6\frac{1}{4}$ to one, and the divisions of small Weights are made in $\frac{1}{12}$ and $\frac{1}{16}$ part, albeit the Troy grains are most comonly used, without this observation.

Diamonds are bought in the *East-Indies*, by a weight called Mangel or Mangeling, weighing two Tare $\frac{2}{3}$, which $\frac{2}{3}$ of a Carrat, for 4 Tares weigh a Fanan, which is above 2 Carrats. India weight

Rubies are bought by the Fanan, and 11 $\frac{3}{4}$ Fanans make one Mitigal and $6\frac{1}{2}$ of them make an Ounce. But of late years, Diamonds, Rubies, and Saphires are bought and sold by the Carrat Weight.

Diamonds the most perfect, called Nayfe are found in the Kingdom of *Decan* and *Narsinga*, and the Island of *Ziclan*, which (as I say) are sold by the Magelin, at so many Pardao's or Ducats of 360 Reis, or 9 Royals of *Portugal*; but accounting the Fanan at 6 pence, and ten Fanans for the said Ducat, then the Pardao is five Shillings sterling.

The Nayfe Diamonds are pointed on both sides, and they do grow upon the flat Diamonds, which are in the superficies of the Bourd of Diamonds, and are impure commonly beaten therefore into powder for the use of the other Diamonds that are cut and polished by the Millne. The flat Diamonds are always valued one third part less in price than the Nayfe are, so long as they are uncut; but being cut, are of more or less estimation according to their fashion. Some are fair Triangles others Floure de-Luces, Roses, Hearts, Columes, Demy Crosses, or other fashions of Poly Angles, and proportions serving for the members or parts of the Bodies of things to be made into many Works and Jewels, as the Jewellers will apply the same, cut with many Fassets or squares. But the thick stones are more certainly known by their Weight, having their Bisallyes compleat either in Tables or Points wanting no corners or due proportion, without spots or sands, burbles, flaws, and veins, which sometimes (although it be in little stones) maketh them run 3 or 4 days upon the milne. Properties of good Diamonds spending

Paragon Dia-
monds.

spending much time and labour to polish them. It is almost forty years since I did entertain divers milnes and cutters of Diamonds, whereby experience made proof unto me of these things, which are very considerable. For the water of Diamonds is also chiefly seen in the cutting and polishing of Diamonds, some being a yellow water, other greenish, other brownish: but the difference is almost all alike if they be of one rock, that is to say, they are like in the parcels as they sell them. The best waters are whitish, inclining to the blew, which maketh the best illustration and play, as some call it, which sometimes will be found to be admirable in a thin stone, or feables, as Portugals call them: but the fassets must be industriously wrought, which in great stones of 10 or 12 Carrats maketh them to be Paragons, that is to say, in all perfection, and being *Piedas de muestra*, or stones of shew, will be sold by estimation, as the love and fancy of a man will carry the same.

In time past all Diamonds above 4 Carrats, rough or unrough, were the Kings, in the places where they were found; which is the cause that concerning the values of Diamonds of about 4 Carrats cut, no proportion in price is made certain between Jewellers, but is left to estimation according to the above said properties.

Small Diamonds have some proportionable price, rising and falling accordingly; which were set down at *Paris* in *France*, during the reign of the French King *Henry* the fourth, by the Jewellers there, as followeth.

Crowns of 6 s. every Carrat.

Rough Dia-
monds called
Bruites.

Of 10 stones a Car. — 5	Of 2 $\frac{3}{4}$ gr. the peice 14 $\frac{1}{2}$ crowns the Car.
Of 9 to a Carrat — 5 $\frac{1}{2}$	Of 3 Graines 16 $\frac{1}{2}$ the Carrat.
Of 8 $\frac{1}{2}$ to a Car. — 6	Of 3 $\frac{1}{4}$ Gr. — 17
Of 7 $\frac{1}{2}$ to a Car. — 7	Of 3 $\frac{3}{4}$ Gr. — 18 $\frac{1}{2}$
Of 7 to a Car. — 7 $\frac{1}{2}$	Of 1 Car. the peice 19
Of 6 $\frac{1}{2}$ to a Car. — 8	Of 4 $\frac{1}{4}$ Gr. — 19 $\frac{1}{2}$
Of 6 to a Car. — 8 $\frac{1}{4}$	Of 4 $\frac{1}{2}$ Gr. — 20
Of 5 $\frac{1}{2}$ to a Car. — 8 $\frac{1}{2}$	Of 4 $\frac{3}{4}$ Gr. — 21
Of 5 to a Car. — 8 $\frac{3}{4}$	Of 5 Gr. — 22
Of 4 $\frac{1}{2}$ to a Car. — 9	Of 6 Gr. — 24
Of 4 to a Car. — 9 $\frac{1}{4}$	Of 7 Gr. — 26
Of 3 $\frac{1}{2}$ to a Car. — 9 $\frac{3}{4}$	Of 8 Gr. — 30
Of 3 to a Car. — 10 $\frac{1}{4}$	Of 9 Gr. — 34
Of 2 $\frac{1}{2}$ to a Car. — 11	Of 10 Gr. — 40
Of 2 to a Car. — 12	Of 11 Gr. — 45
Of 2 $\frac{1}{4}$ gr. the peice 12 $\frac{1}{2}$	Of 12 Gr. — 50
Of 2 $\frac{1}{2}$ gr. the peice 13	Of 16 or 14 Carrats, 60

Diamonds cut
and polished.

By this Estimate it appeareth, that a Diamond of 4 Carrats brute or uncut, is set down 60 French crowns, which is 18 £ sterling: for it is uncertain what may be diminished of the Weight by the Workmanship of it, so that in the stones cut and polished there is more certainty; whereof the price was likewise proportionably set down as followeth.

Of $\frac{1}{2}$ Grain — 20 shillings ster.

Of $\frac{3}{4}$ of a Grain — 24	Of 3 $\frac{1}{4}$ Grains — 16 00
Of one Gr. — 40	Of 3 $\frac{1}{2}$ Gr. — 20 00
Of 1 $\frac{1}{4}$ Gr. — 50	Of 3 $\frac{3}{4}$ Gr. — 24 00
Of 1 $\frac{1}{2}$ Gr. — 60	Of 4 Gr. or one Carrat 30 00
Of 1 $\frac{3}{4}$ Gr. — 80	Of one Carrat $\frac{1}{4}$ — 33 00
Of 2 Gr. — 100	Of 1 $\frac{1}{2}$ Carrats — 36 00
Of 2 $\frac{1}{4}$ Gr. — 120	Of 1 $\frac{3}{4}$ Carrat — 40 00
Of 2 $\frac{1}{2}$ Gr. — 150	Of 2 Carrats — 60 00
Of 2 $\frac{3}{4}$ Gr. — 9 £ 00	Of 3 Carrats — 100 00
Of 3 Gr. — 12 00	Of 4 Carrats — 200 00

All

All which prices may alter from time to time according to the use of pretious stones, upon accidental causes of the marriages, of Princes and great Personages, to be done proportionably. As if the Diamond of a Carrat should rise twenty in the hundreth, then all the other sorts accordingly; and so also in the falling of the price by greater quantities.

Diamonds of yellow water (which give lustre extraordinarily by candle-light) are more in request in *Germany* and some places in *Italy*, where the brown Diamonds are also desired. But in *England* and *France* they are worth $\frac{1}{3}$ part less, which is according to the above said prices that Diamonds are now worth with us also.) The Diamond of a full Carat being a perfect Table, and yellow, is worth 20 £ sterling.

The pointed Diamonds, which (in regard of their natural proportion, having less wast in the cutting) heretofore sold better cheap then the Table Diamonds, are now dearer and more esteemed.

About this time of the abovesaid estimation, these Diamonds of the sorts following, were bought rough or brute at *Lixborne*.

Brute Diamonds at
Lixborne.

		£. s. d.
Of 10 peices to a Carrat	1000 reis	--or 0 12 6 the Carrat.
Of 9 to a Carrat	1200 reis	--0 15 0
Of 8 to a Carrat	1400 reis	--0 17 6
Of 7 to a Carrat	1600 reis	--1 0 0
Of 6 to a Carrat	1800 reis	--1 2 6
Of 5 to a Carrat	2000 reis	--1 5 0
Of 4 to a Carrat	2400 reis	--1 10 0
Of 3 to a Carrat	3200 reis	--2 0 0
Of 2 to a Carrat	4000 reis	--2 10 0
Of 1 Carrat nayfe	6000 reis	--3 15 0
Of 1 Carrat flat stones	5000 reis	--3 2 6

The cutting of them was 10 and 12 β for every Carrat in those days.

There is a rule for cut Diamonds above Carrats: to multiply the weight of them within it self, and then by the price of one Carrat to value the same, as in the margin appeareth by the said rule, after 15 £ the Carrat.

Rubies are found for the most part in a river called *Pegu*, being of the best kind and finest, and are called *Nuncuplo*, of a high colour without any spots, and clean, also the hardest coldest upon the tongue as the *Indians* say.

Rubies.

They are sold by the Corcia or score, of 20 peices, by a Weight called *Fanan*. The Rubie of 1 *Fanan* for ten *Pardaos* or *Ducats*, in 50 β ster. If they be not perfect, the price must be considered, as in the Island of *Zeilan*, where great quantities are found of a fleshy colour, esteemed but $\frac{1}{3}$ in value, called by the *Indians* *Manecas*, which being mundified by the fire are made Carbuncles.

Carbuncles,
Spinella.

There is also found in *Pegu*, another kind called *Spinella* with us, and by them *Caropus*, esteemed at half the value of Rubies. And in the like estimation were another kind found in *Balassia*, and so called, much like unto the colour of a rose.

Balassia.
Saphires.
Topases.

Saphires in the Island of *Zeilan*, the hardest are best, and of azure colour.

Topases in the same Island, of colour like beaten Gold, the hardest are best, and were sold for their Weight in Gold in times past.

Turqueses found in *Malabar*, being of Turquers colour by the day time, and by night by the light green: they grow upon a black stone, whereof those retaining some little black veins, are the better.

Jacinths (in the Island *Zeilan*) are tender yellow stones, and have commonly pimples or burbles in them.

Emeralds or Smaragds being hard and greene stones, (found in the Country of *Babylon*, and other places of *India*) were of great estimation before the quantity discovered in the *West-Indies*, many of them were counterfeit: But by looking on them

Emeralds.

curiously towards the light, the counterfeitness appeareth by certain burbles, like as the glasse doth; which is not in the true stones, although certain beams appear, which true stones being rubbed on the touchstone, leave the colour of Gold, and the counterfeit, the colour of copper, for they are made of an extraction of copper.

Original of
pretious
stones.

The ancient Philosophers have determined that Sulphur and Mercury (being the Originals of all metals) are engendred of vapours and exhalations, and the like Origen they ascribe unto all pretious stones: which caused Artists to take the same into their considerations both for the said stones, as also for Gold and Silver, whereof I do intreat more in the Chapter of Mines Royal &c.

All these stones being out of request with us, are to be bought for *Russia* and other places, as the buyer findeth cause.

East-India
Pearles.

Pearls of all sorts are most found in the *West-Indies*, which are Occidental, and yet bear the name of Oriental Pearls which come from the *East-Indies*, and although they have more lustre, they are of brownish colour, and somewhat enclining to the yellow, and therefore of less estimation and price, which at the beginning of our *East-India* trade as followeth.

			℔. s. d.	
Of one Carrat	—1 ½	Pardaos is	—0 7 6	Sterling.
Of 1 ½ Carrat	—3	Par.	—0 15 0	
Of 2 Carrats	—6	Par.	—1 10 0	Aliofar, which is small
Of 2 ½ Carrats	—8		—2 0 0	Pearl sold by the Ivera,
Of 3 Carrats	—12		—3 0 0	or Sorts which cometh
Of 3 ½ Carrats	—16		—4 0 0	from the fishing of Co-
Of 4 Carrats	—20		—5 0 0	morin, worth
Of 4 ½ Carrats	—25		—6 5 0	
Of 5 Carrats	—30		—7 10 0	
Of 5 ½ Carrats	—35		—8 15 0	The 1 Ivera—330 reis
Of 6 Carrats	—40		—10 0 0	The second—180
Of 6 ½ Carrats	—45		—11 5 0	The third—80
Of 7 Carrats	—50		—12 10 0	The fourth—18
Of 7 ½ Carrats	—60		—15 0 0	The fifth—8
Of 8 Carrats	—70 & 80		—20 0 0	

West-India
Anno 1587.

And above this Weight there is no proportion observed, but it is meer estimation, as is noted in Diamonds, especially in the *West-India* Pearls, being of a clearer white water, inclining towards blew, whereof I bought a great quantity of Sir Francis Drake Knight, which he brought from *Carthagena*, a City of the Island of *Santo Domingo*, being all unholed and Bruite, of several sorts, called *Rostillo* of 40 β, the Ounce, half *Rostilla* of 30 β, *Cadenilla* of 4 ℔ the Ounce, half *Cadenilla* 3 ℔, *Peararia* of 60 and 80 peices in the Ounce 7 ℔, and half *Pedraria* of 100 to 110 peices to the Ounce 5 ℔. Also great unproportioned Pearls called *Barocos*, according to estimation and goodness, as these prices were made at *Paris*, and when they are holed or boared and stringed up in our forts, called *Entreneto*, and put into boxes, then they are sold one with another according to their sorts, for 4 or 5 ℔ the Ounce: divers flat Pearls serving for buttons, put upon papers are sold by the piece according to their bigness and fairness. Seede Pearl to stamp for Apothecaries at 8 and 10 β the Ounce.

Round Pearl

Round Pearls of all sorts of this water, valued at *Paris* as followeth:

		star.	star.
Of ½ a grain 2 Solz tornis	—2 d ½	Of 2 Grains 16	—19 d ½
Of ¾ Grains 2 ½	—2 d ¾	Of 2 ¼ Grains 18	—21 d ¾
Of 1 Grain 4	—2 d 4/5	Of 2 ¾ Grains 30	—3 β
Of 1 ¼ Grain 6	—7 d ¼	Of 3 Grains 40	—4 β
Of 1 ½ Grain 10	—12 d	Of 3 ¼ Grains 50 Solz	—5
Of 1 ¾ Grain 13 is	—15 d ½	Of 3 ½ Grains 60	—6
			Of

	β.		β.
Of 3 $\frac{1}{2}$ Grains ——— 70 ——— 7		Of 5 Grains ——— 120 ——— 12	
Of 4 Grains Carrat — 80 ——— 8		Of 6 Grains ——— 240 ——— 24	
Of 4 $\frac{1}{4}$ Grains ——— 90 ——— 9		Of 7 Grains ——— 460 ——— 46	
Of 4 $\frac{1}{2}$ Grains ——— 100 ——— 10		Of 8 Grains is 2 Carrats ——— 60	

Pearls of a Carrat are worth now ten shillings, and the other sorts under the same, or above it, accordingly. I had 1600 of a Carrat, which were sold for 9 β and 900 of two Carrats, sold for 36 shillings, and many fair Pendants, whereof no price can be made in certainty, they must have the due proportion of a pear, and be of excellent water.

Yellow Pearl, is not worth half the price of the *East-India* brown Pearl, albeit they be a little helped to make them whiter, for the Proverb is true, *Quid natura dedit, nemo tollere potest*; but if they be Yellow accidentally, then they will become very fair by the remedy following.

Take two ounces of white Argall or Tartar, and one ounce of Mercury sublimate, and 1 $\frac{1}{2}$ ounce of Allome, put them together into a clean pipkin or leaded pot, poure upon it the best *Aquavita* you can get, and bind your Pearls into a clean clout, and hang them in the pot, and so let them stand over the fire one houre, not touching any part of the pot, and they will be fair and white.

If they be great round Pearls they may be scaled, for naturally the Pearl is like unto an Onyon, scalling one upon another. I remember that a Friend of my acquaintance, called *Monsieur Hellman* told me many years since, that during the minority of *Philip* the third, late King of *Spain*, he shewed unto him two excellent great round Pearls, which he valued at ten thousand Ducats, or three thousand pounds: Which the young Prince took in his hands, saying, *Bocado por un Roy* (A morsel for a King) and swallowed them down one after another. The Merchant made account to receive Money for his Pearls, but he could not, and was glad within two days after to take his Pearls againe, which by the heate of the stomack were become Yellow; coming to *Antwerp*, a certain *Jew* undertook to take off the upper scale, and so they were exceeding fair again, but diminished: They were afterwards sold to the great Turk for above two thousand pounds sterling.

Thus much for Oriental and Occidental Pearls, where note that the weight for Pearls in *Sevill*, is lesser than the weight of *Lisborn* by eight in the hundreth: The climate in the East is hotter than the West, and their water more saltish, which causeth the diversity of Colours.

In *Scotland* are many times found pretty store of Pearls, and the climate being colder, maketh the Colour of them to be dimm, albeit I have seen some very fair, and Pendants also. The small Pearl is also very wholsom in medicinable Potions.

Of the Commodities of Great Brittain.

THE Commodities of Great Brittain, containing the Kingdoms of *England* *England*. and *Scotland* and the dominion of *Wales*, are rich, and Staple wares, and very abundant, with a continuall increase namely:

Woollen Cloths of all sorts, broad and narrow, long and short, called and known by the names of several Shires, being 250000 Clothes made yearly, besides the new Drapiers of Perpetuanaes, and the like Commodities.

Tinn, wrought and unwrought, above twelve hundred thousand pounds yearly.

Lead transported and used, above eight thousand Fodders every year.

Allomes made in abundance, above seven hundred Tunns yearly.

Copperas made according to the quantity used, some 250 Tunns yearly.

Iron of all sorts, setting 800 Furnaces on work.

Iron Ordnance, or cast peices according to occasion made.

Woolles and Woolfels, and Calf skinns in great quantity, and Cony skinns.

Stockins of all sorts of Silk, Wooll, and *Tarnsey*, Yearn and Wooll. Buffins, Mocadoes, Grograines, Sattins, Calamancoes, Velvets, Worstedes, Sarges, Fustians, Durance, Tukes, and all other *Norwich* Wares and Stuffles.

Saffron the best that can be found in any Country.

Glas and Glasses of all sorts, *Venice* Gold, Sea-Cole and Salt.

Scotland. Scots-Cole, Wheat, Barley, and all kind of Grains in both Kingdoms.

Linnen Cloth, and all Ironmongers wares, Hides, Tallow, Leather, drest and undrest, Trayn Oyl, Salmonds, Pilchards, Herrings, Hake, Conger, Red-Herring, Hops, Woad, Butter, Cheefe, Beer, Salt-peter and Gunpowder, Hony and Wax, Alabaster, and many other Stones.

The Commodities of the Kingdom of Ireland, are

Ireland.

Woolles, Felles, Yarn, Furres, Flax, Linnen Cloth, Hides, Tallow, Hemp, Hony, Wax, Herring, Cods, Hake-fish, Salmonds, Eeles, Ruggs, Mantels, *Irish* Cloth, Pipestaves, Iron, and Lead, Wheat, and all kind of Grain, Salt-Beef, Butter and Cheefe, and many Manufactures.

The Commodities of the Kingdom of France, are

France.

Wines, Prunes, Canvas, Linnen Cloth, Salt, Velvets, Raw Silk, and divers Stuffles of Silk, Buckrames, Boxes with Combs, Paper, playing Cards, Glas, Grain to dye, Rosen, Wheat, and all kind of Grain Corn.

The Commodities of Spain and Portugal, are

Spain and Portugal.

Wools, *Madera*, Sugar, Almonds, Wines, Oyls, Anny-feeds, Anchoues, Bayberries, Bariglia, Figgs, Raisons, Train Oyl, Iron, Oranges, Leamons, Sumacke, Saffron, Soape, Coriander, Cork, Licoras, Woad, and the Commodities of the *West-Indies*, Sugar of *Brazill*, *Fernandebuck* Wood, Tobacco, and other Commodities.

The Commodities of Italy, and certain Islands.

Italy.

V*enice* Gold, Velvets, Sattins, Cypres, Silks, Cloth of Gold and Silver, Cottons, Fustians, Wines, Currans, Cloves, Rasches, Rice, Sarcenets, Raw Silk, Alomes and Vitrioll, Glasses and other Manufactures.

The Commodities of Germany and places adjoyning.

Germany.

Woolles, Argall, Steel, Latin, Copper, Iron, and all kinde of Manufacture made of them: Copperas, Allomes, Lead, Fustians, Paper, Linnen Cloth, Quicksilver, Bell-mettal, Tinn, Renish Wines, and Mather.

The Commodities of East-Land, and thereabouts.

East-Land.

Ashes, Bowstaves, Cables, Canvas, Buff-hides, Flax, Hemp, Hony, Wax, Stock-fish, Spruce Iron, Match, Wheat, Rye, Meale, Woolles, Waynscort, Pitch and Tarr, and Linnen Cloth, Cordage and Ropes.

The Commodities of Denmark, and Norway, and Sweden.

Denmark, Norway and Sweden.

Wheat, Rye, Woolles, Deales, Clap-boord, Pipe-staves, Masts, Waynscot, Copper, Timber, Fish and Furres, Allomes in some places.

The

The Commodities of Russia.

TAllow, Hides, Caveare, abundance of rich Furres, Black Fox, Martins, Sables, *Russia*.
and the like: Honey, Wax, Cables, Ropes, and Cordage.

The Commodities of Barbary.

Goat skinns, Almonds, Dates, Aneale, Gumme, Feathers, Salt-peter, Gold plenti- *Barbary*.
fully: And from *Guynea*, Hides, Oliphant-teeth and Grain.

The Commodities of the Low-Countrys.

Tapestry, Battery work, Steel, Cambricks, Lawnes, Hoppes, Mather, Butter, *Low-Coun-*
Cheese, Grogromes, Bozatoes, Chamblets, Mocadoes, Brushes, Tape, Linnen *trys*.
Cloth, Pots, Bottles, Wheat, Rye, Salt, Chimney backs, Blades, Horfes, Soap, Fish,
Herrings, Cods, Ling, and many things, as Diaper, Smalt, Hoops of Iron.

The Commodities of the West-Indies.

From the *Low-Country* beginning the *West-India* Trade, let us set down the
Commodities of it seeing that the States of the united Provinces have made
lately a Society of Merchants, bearing date the ninth of June 1621, wherein other
Nations may be adventurous, as by their letters patents appeareth; prohibiting all
other their Subjects or inhabitants, that they shall not trade from the said Countrys,
nor out or from any other Kingdom and Country whatsoever, unto the Coasts and
Countrys of *Africa*, from *Tropicus Cancræ*, along to the Cape of *Bona Sperenza*, neither
in the Countrys of *America*, from the South end of *Magellanes le Mary*, and other
straits, to the straits of *Anian* on every side, *Nova Guinea* included, upon forfeiture
of the Ships and goods and all their possessions, within their jurisdiction and com-
mand, and arrests of their persons, unless they be of the said Company made and
established for the *West-India* Trade.

Letters Pat-
tenter for the
West-India
Trade by the
States, &c.

Gold and Silver, Cucheneale, Sugars, rich Indico, Donnigo, Ginger, Pearls, Eme-
raulds, Hides, Campeche or Logwood, Salsaparilla, Tobacco, Canafistula, Cocos-
wood, *Lignum vitæ*, Cottonwooll, Salt, and some other druggs for Physick or
dying of Stuffs. And this may suffice for a declaration of the principal Commodities
of most Countrys.

CHAP. VIII.

Of Commutation or Bartring of Commodities.

WE have compared Commodities unto the Body of Traffick, which
did uphold the World by Commutation and Bartring of Commo-
dities before Money was devised to be Coyned, whereof we are
now to intreate. For the Commutation, barter, or truck of Com-
modities was first effected *in specie*, by delivering one Com-
modity for another according to the commodious and behooful use of man; so
that one did deliver so many Measures of Corn for so many Measures of Salt,
as was agreed upon; another so many pound of Wooll against so many pound of
Pepper,

Pepper, Sugar, or other Commodities ; another so many pieces of such a Commodity for such a Commodity ; and so many Hides for one barr of Iron, or so many pieces of Silver uncoyned, but weighed and Exchanged, as yet is used in some places of *America*, *Barbary* and *Guynea*, and other Countryes. This may be properly called an Exchange of Commodities, or rather a permutation of Commodities ; albeit the Civilians, when there is scarcity of Gold and Silver in a Country, and when the Commodities in value surmount the Money payed for them, they do call that a Permutation, and deny the same to be an emption by their distinctions ; howsoever, this manner of commutation or barter was made by number, weight and measure of Commodities in kinde : But Moneys being invented and valued by the publick Authority of Princes according to their severall stamps or coyn, and by common consent made *Publica Mensura*, or the publick measure to set a price upon every thing. This commutation, barter, or Exchange of Commodities for Commodities, was, and is (since that time) made according to the rule of Money, whereby every man setting a price unto his Commodity, doth sell and barter the same as he can, with a respect of the necessary use or request had of the Commodity, and of the quality and goodness of the same being either corruptible Commodities, or staple wares more durable, whereby all mettals and minerals came into greater estimation, and the purest was most valued and esteemed, even in the very Traffick by commutation when Moneys were not coyned, and Commodities were dispersed by Commerce between Nations by an interchangeable course, supplying each others occasions and necessities, according to the use of Commodities.

Commutatio
negotiativa.

This commutation is called *Negotiativa*, because things are commuted for to sell again by way of negotiation, which is either by selling or delivering Commodities for Commodities *in specie*, as aforesaid ; or by the rule of Money in buying and selling the same at a price agreed or concluded upon between the parties contracting for the same : In the estimation whereof we are to have a due consideration, That Riches being Natural and Artificial, and both valued by Money, there is required a certain equality in the said estimation, proceeding of the consideration between this Natural and Artificial Riches.

And as there is three Temporal things for the behoof of man, namely Food, Houses, and Apparel : So must we account all things serving thereunto accordingly, and the scarcity or plenty of those things also according to the use of them ; Having always a regard and care not to pay too much for the things serving for the belly, (especially such as in some sort may be spared or forborn) and not to sell too good cheap the things serving for the back, or in effect to barter them for superfluous things, always admitting civility (which albeit that men account that civil, which is according to the manner of every Country, as the Proverb is, Countreys Fashion Countreys Honour :) Yet reason must rule herein, with a due consideration of Gods good Creatures and gifts, which cannot be done without an undefatigable industry, both in discerning the variety of them, and in observing their infinite number and pure creation ; in which regard pretious things have their estimation, so that the same civility must be reduced to the good of the Common-wealth, and for the upholding of the same, living together in Christian Society, giving so far place unto reason, that every man may endeavour himself for the preservation of the weal-publick, and conceive generally, that other Nations (not endued with so much reason) are always inferiour unto us in that regard, even considering all men alike in that estate of politick government. Who seeth not then that without any cause of admiration, some men do wonder at the simplicity of *Brasilians*, *West-India*, and other Nations, as they of *Barbary*, or *Africa*, in giving the good Commodities of their Countreys, yea Gold, Silver, and pretious things, for Beads, Bells, Knives, Looking-Glasses, and such toys and trifles ? when we our selves commit the same, in giving our staple wares for Tobacco, Oranges, and other corruptible smoaking things, or superfluous Commodities bought at dear rates, to the loss of the Common-wealth ; whereby commeth an over-balancing of forein Commodities with our home Commodities, which draweth away our
treasure

treasure and ready Moneys to the incredible loss and impoverishing of the Realm.

This Commutation *negotiativa* ought to be the study of Politicians or States-men as a principal matter of State for the Preservation and Augmentation of the wealth of their Common-weal or Monarchies, where they sit to direct the Ship of Traffick, as skilful Pilots observing all Accidents which happen to the three Essential parts of trade and commerce already declared, and to be amplified in our description of this customary Law of Merchants.

This Study consisteth in two points, namely in the consideration of the value of the things commuted or bartered between Country and Country, according to their use; and in the charges of manufacture of those things, and the manufacture of other things Exchanged for the same by way of Traffick and Commerce.

Worthy of commendation was the Mayor of *Carmarthen* Town in *Wales*, who (perceiving the *Spaniards* to import Oranges and Lemons, and to sell them continually for ready Money, and to export the same without buying any of their Country commodities, being Stale wares, and theirs very corruptible and many times half rotten) caused a Proclamation to be made, That no man (for the space of three days) should buy any Oranges and Lemons: and within that time they were all spoiled, and so the Spaniard went home by Weeping Crosse, and afterwards sold his Oranges better cheap, and bought Commodities for his return.

The due commendation of the Mayor of *Carmarthen*.

Touching the price of manufactures, the labour and charges of work-men is to be considered on either side, and what the Commodity may be in the wearing or use thereof, and to what purpose or profit the remainder may be employed. As for example, If silk Lace be imported, after the wearing it is nothing worth: If Venice Gold and Silver be imported, there will remain about the one half in Silver, albeit the same be sold dear unto us; which is very tolerable, if other of our manufactures, or Cloth, be exported for the same, whereby the people are set on worke to maintain a common Society. But when Tobacco is imported, and leaving nothing but smoke, which is not only bought at dear rates, and doth hinder importation of Bullion or Ryals of Plate; but is also the cause that our home Commodities, as Cloth, Bayes, Perpetuanoes, and Sayes, are sold to loss by the buyers of Tobacco; which causeth the price of our Commodities to be abated, and the Realm to lose above forty thousand pounds yearly by this negotiation of Barter: States-men therefore might in this particular, take some course that every man should not make employment in Tobacco in *Spain*, or beyond the Seas, but that the licensed buyers thereof should make over so much Money by Exchange as were needful for a content quantity to be proved by good and true certificate that the same hath been performed accordingly.

Hinderances by Tobacco &c.

On the other side, if Venice Gold and Silver thread, Spangles, and Oes, shall be thought convenient to be made in *England*; then to procure the Silver in plates cut or uncut to be brought over of the sterling Standard, or so much in Bullion as may make the quantity required) may be thought expedient, in (regard of civil reputation of the Kingdom, we will not prohibit the importation of it by course of Traffick.

But considering that after wearing the same with reputation, it leaveth almost the one half of his value. There is no pregnant cause to finde so much fault with it, as some men do. The like consideration is to be had for such Manufactures, whereof the very pieces or rags may be used to some purpose, as of Linnen to make white paper, of fishers nets to make brown paper, of skins to make glew, of beer leeze to make *Aqua vitæ* and the like.

And here we may not omit how Almighty God by his Divine Providence ruleth many times this negotiating commutation, when the harvest of Corn faileth in one Country, and is prosperous in another country, whereby this trade of barter by the rule of Money doth very much augment, and the price of Corn becometh to be much dearer: Albeit the price be reasonable, considering the Farmer may by the cheapness thereof be made unable to pay his rent. And God, who doth every thing for the best, shews unto us how one Nation may have need and occasion to use the help and means of

Gold and Silver
bartered
for Corn and
Victuals.

of other Nations, and which is more admirable to be noted, God in the permitting of it, may have some other work in hand to manifest his Glory, or to relieve his children by unexpected means; As the sending of the children of *Jacob* into *Egypt* for the want of Corn to maintain themselves, doth demonstrate unto us. The like may be apply'd for Wines, Salt and other Commodities for the sustenance of man, which (although they be corruptible Commodities) may, contrary to our former assertion, (by this Accidental or Casual extremity) be preferred in estimation of the Staple Commodities, which are durable and become valued only by Gold and Silver, which is the cause that *Spain* and *Portugal* being subject to have dearth of Corn, do permit the exportation of Silver and Gold in return of the provenue of it and other victuals, whereby we find that those Countries, by reason of the *West-Indian* treasure, being from time to time provided with Silver and Gold Coine, are nevertheless most destitute of the same, bartering as it were in effect, their Silver and Gold, for Corn and other provisions; and having their Cuntries stored with meer Copper Moneys. This treasure passeth from them as if it were conveyed by a channel: and (because of the abundance of their said Copper Moneys) is not so sensible unto them, as it is unto other Cuntries which have not the use of the like Copper Moneys, which is diverse ways to be considered, specially in the time of Wars, when Moneys are called to be the sinews thereof, or *Nervi Bellorum*, which by meer Copper Moneys can never be understood, however necessary (in some measure) for the commutation of petty bargaines and contracts, whereof more hereafter in handling the matter of Moneys.

To make application of this negotiating commutation in the price of Commodities, it is to be proved by diverse ancient Merchants books, that within the age of a man, or seventy years, the price of foreign Commodities with us is far more risen than the price of our home Commodities; which by way of Antithesis is worthy of the observation.

Redding colour, and other mingled colour Clothes, did cost 2 £ the Cloth then, when black Velvets were sold at 10 shilling the yard; and now the said sort of Clothes are sold but for 11 £ and 12 £ the Cloth, and Velvets at 26 shillings the yard.

Pack Clothes white, at fifty pound the pack of ten peices, Cramosin Velvets at 12 shillings the yard. And now pack Clothes of the same marke, at ninety pound, and a hundreth pound, Cramosin Velvets at thirty shillings the yard.

Wool the Todd of 28 £ Weight, at 12 shillings, Black Satin at 5 shillings the yard; Wool now above 20 shillings, or thereabouts, and Satin 15 shillings.

Calf skins the dozen 5 £, Fustians the Bale of 40 $\frac{1}{2}$ peices, at 12 £ the Bale; Calf skins now at 10 £, and Fustians 36 pounds, and *Millaine* Fustians at 18 and 20 shillings the piece, now at 3 £ and above.

Forrain wares
risen, 3 to 1.

Sayes of *Norwich*, at 20 £ the piece and upwards: *Messina* silk 8 £ the pound; Sayes are about 40 £, and *Messina* and the like silk above twenty six shillings. Northern Carseys then 18 £, *Spanish* Soape 20 £, now 50 £, and Carseys 22 £, *Sevil* Oyl, the Tunn 12 £, now 35 £, and many times above 40 £.

French Wine at 5 £ the Tunn, now 20 £ or thereabouts: Long Proines 5 £, now 15 and 16 £; Sugar of 6 pence the pound, 41 now and 16 pence.

*Malmesey*s 5 £ the Butt, now 18 £ and 20 £; Cotton Wool 4 pence, now 15 d, and divers other Commodities accordingly. So that an Angell would have bought one yard of Velvets, now three Angells or peices of Gold can be exported for the same. Ten Angells would have bought a Tunn of *Clarret* Wine in *England*, which is now sold for above 20 £, and 24 £.

Besides that, our Cloth is better made than in those days, albeit not so good as it might be made; victuall and wages are dearer, and Woad, Mather, Oyl, and Colours are extreemly risen.

A Merchant might have sent or carried with him one pack of Clothes, white, broad, or narrow lists, and brought in return one Chest containing nine or ten peices of Velvets: whereas now he cannot bring above three or four peices in return thereof. For a Redding Cloth sold beyond the Seas, he might have returned one

Bale

Bale of Fustians; whereas now for the value of one Bale of Fustians sold in *England*, a Merchant must buy and export three Clothes.

A *London* mingled Colour Cloth would have bought at *Lisborn* two Chests of Sugar; now one Chest of Sugar will draw two Clothes out of the Realm. So a *Kentish* Cloth would have bought at *Sevil* a tun of Oyl and more; now one tun of Oyl doth countervail three Clothes and more, and other Commodities accordingly, giving as it were three to one *in specie*, for *forrein* Commodities.

Compare this commutation to the Moneys inhauced in the *Low-Countries*, *Germany*, *France*, and other Countreys (which is the same Money still *in specie*, for Weight and fineness, and only the valuation is altered) and you shall find, that within the said time of 70 years, an Angel worth ten s. then, is now above 20 s. a *French Crown* six shillings, now twelve shillings six pence, and all other coyns accordingly, or thereabouts: Whereas in *England* there is no momentary alteration of the Moneys, as hereafter shall be made more apparent. And the like consideration will also be had concerning the Exchanges of Moneys by Bills of Exchanges.

Commutation is compared to Moneys in kind.

Some men are of opinion, that Selling our home Commodities good cheap maketh a lively trade, augmenteth commerce, and maintaineth all dependants thereupon, by setting the People on work, imploing Ships, and augmenting the Kings Customs and Impositions: But they never consider two principal points, whereby the wealth of Kingdoms and Common-weals increaseth or decreaseth: Namely,

If Commodities imported unto us be dearer than in times past, as we have noted, and our home Commodities are not sold proportionably in price, but we will endeavour still to Sell good cheap; who seeth not that this bringeth an evident overballancing of Commodities in price, which is to be ballanced by the treasure and Moneys of the Realm.

Inconveniences to sell Commodities good cheap.

Again, if our home Commodities are Sold too good cheap, other Nations can make a trade thereby for other Countreys, and overthrow the trades of several Societies of the Realm. We have seen in times past, that the Western Colour Karsies were sold at *Norenborough* in *Germany*, to the great loss and hindrance of the then *Turky* trade. And at this present our *Suffolk* Clothes are sold so good cheap beyond the Seas, at *Amsterdam* and other places, that they have made a large trade for *Russia* and *Eastland*, with our own Commodities, and thereby overthrown our trade, by preoccupying the markets, and ingrossing the Commodities of those Countreys aforehand. From *Zealand* there is a trade established for *Barbary*, with the said Cloathes sold unto them, thereby preventing the trade of English Merchants, which yeeldeth them but little profit, and the Commodities which they bring in return (as Hides, Almonds and other things) are better vented beyond the Seas, where our Merchants are forced to transport them, and the Gold which they bring affordeth but little profit: So that to make commerce to be a pastime, is neither beneficial to the Common-wealth, nor to particular persons. The times or seasons of Traffick and Trade are mutable and subject to accidents; which is the cause that at some one time Commodities are well vented, and at another time not: The rash sale is not the profitablest. Have not we found of late years, that Cloth was sold in great quantity, and at greater prices, when the Todd of Wooll was sold at 32 and 33 s. and Clothes accordingly, than now when Wooll is sold for 18 and 20 s. the revolution of things may alter again, and revive trade; if not procure you to have *forrein* Commodities better cheap, whereof you have not so much need as they have of ours. Strive not to undersell others, to the hurt of the Common-wealth, under colour to increase trade: For trade doth not increase when Commodities are good cheap, because the cheapness proceeds of the small request, and scarcity of Money, which maketh things cheap. So that the contrary augmenteth trade, when there is plenty of Money, and Commodities become dearer being in request.

The times and seasons of trade are variable.

Causes increasing trade and commerce.

Concerning the particular barter or truck with Merchants, every man doth know who dealeth therein, that this is done with such dexterity, to make advantage in the price of their Commodities one against the other, that commonly either one or the other findeth himself agrieved: For over-reaching therein is accounted an usuall

Particular barters.

A cunning
commutation.

and ordinary practice, and the Commodities thus bartered are plentiful, and not in request; whereby it cometh to pass, that to have good Commodities (which are vendible at all times) there is part given in ready Money, or in Bills payable at short days of payment; whereby many Merchants are over-reach'd, and can have no remedy by Law nor equity. Hence the proverb is derived, *Caveat Emptor*; for it is a buying and selling, implying an advantage intended by both parties, howsoever they will seem to colour the matter. So that the proverb is not to be understood upon all bargaines Commodities whereby a man becometh a loser: and he that dealeth in barter must be very circumspect, and the Money given in barter cannot be overset. Whereupon a principal Merchant of *London* made once a barter in hope to overreach another Merchant, and they both resolving to do their best indeavour therein, agreed to esteem and value their Commodities at a high rate: but withal, the great Merchant would have the one moiety of the sum they should barter for, in ready Money, and so the more he did overvalue his Commodity (which was Cloth) the more Money was the other to lay out. The bargain came to one thousand pounds sterling; whereupon the party payed five hundred pounds in ready Money Instantly (for all was done in two hours) and delivered him also forty half pieces of Lawns, at a certain price the first piece, and in every two or three pieces raising the price, as the manner is in that kind of Commodity. The great Merchant had overset his Commodity or Clothes fifty upon the hundred, and the other Merchant (that could not overset his Money) had valued his Lawns at a very high rate, of three for one at the least. For all the said 40 half pieces of Lawns were sold for 120 £, payable at two years day of payment, and by the Cloth there was not lost above 100 £. Hereupon long after, the parties fell at variance, the cause was compromitted unto very sufficient Arbitrators, Merchants; and they did approve and confirm the said Commutation and Barter to be good, for the Commodity was merchantable, and they had endeavoured to try their wits to over-reach each other. And moreover, they awarded the great Merchant to pay charges, and willed him to remember the old proverb, *He that buyeth Lawn before he can fold it, will repent before he hath sold it.* But these particular Commutation between man and man are not hurtful to the Common-wealth, unless they be between us and forreign Nations in the plurality of the things commuted between us and them.

A Rule for
commutation.

To prescribe therefore some kind of rule in Permutations, let us observe, that there is (in effect) three kinds of them, and may be distinguished and said to be, Discreet, Temperate, and Desperate.

Discreet com-
mutation.

The Discreet is, where (without any compulsion, or of course, one kind of Commodity is either in *Specie*, or according to the rule of Money, bartered or delivered for another Commodity of another Kingdom; as the bargain was to deliver Sea-Coales of *New-Castle* into *France* for Salt, paying the freight on either side equally between them.

Temperate.
commutation.

The Temperate Commutation is, where a Merchant doth expect a convenient time for the selling of his Commodity, according to the Accidents and Occasions offered, and doth not overthrow the Market of others who have the like Commodity to sell, by his rash sale.

Desperate
commutation.

The Desperate Commutation is meer opposite unto it, where a man either for want of Discretion, or upon urgent necessity to supply his credit or occasions, selleth or bartereth away his Commodities for forreign Commodities to return homewards. In all which, great Discretion is to be used, and this ought to be a principal study for Societies and Companies to look unto. Albeit the same is not of such importance as the buying of forreign Commodities at dear rates, when Merchants strive to ingross them upon the arrivall of Ships, as for Corrans it hath happned at *Zant* and *Venice*.

CHAP. VI.

Of ordinary Buyings and Sellings of Commodities.

EVERY man knoweth, that in the Buying and Selling of Commodities there is an estimation and price demanded and agreed upon between both parties, according to a certain equality in the value of things, permuted by a true reason grounded upon the commodious use of things. So that equality is nothing else but a mutual voluntary estimation of things made in good order and truth, wherein Inequality is not admitted or known. And the Seller is to Sell his Wares according to the common estimation and course, at such time as he shall think convenient, unless it be for victuals or munition, wherein necessity compelleth him to sell for the general good, by the interposition of the Magistrates, by whose Authority he can observe no time, but must sell, taking a reasonable gain for the same: For the estimation is also the greater upon such occasions and accidents, when the selling of a thing is not according to the goodness of the nature of the thing, but rather according to the usefulness of it to mankind: And therein the condition of the thing is to be considered, which may decay and be subject to corruption in quantity, quality, and substance, or which is not subject thereunto.

Definition of equality.

True it is, that there can be no rule prescribed or taught, how to Buy and Sell, which is lawful and unlawful, or just and unjust, by any wise man whatsoever, because the Children of this age are wiser than the Children of light in their generation and calling. Which is the cause that some Divines having written hereof, do proceed with great moderation, observing that the transferring of things from one owner to another, is effected five manner of ways by private persons.

Th: Aquinas, Scotus, and others.

1 First by Donation, which is altogether of free gift, according to the saying recorded, *Luc. cap. 16. Mutuum date, nihil inde sperantes.* Five means to transfer things

2 By Permutation, *Do ut Des*, I give because you should give; as the Proverb is,

*Si mihi des, tibi do, si nil des, nil tibi reddo:
Hoc verbum do, dat nutrit amicitias.*

3 By Emption or Buying of things.

4 By Vendition or Selling of things.

5 By Actual Mutation, or Mutual giving or lending of Moneys.

And in Buying and Selling of things there are required eleven necessary conditions: First a consent in the Selling: Secondly a power to Sell, the like in the Buyer: Thirdly and Fourthly, consent and power: Fifthly and Sixthly, some conditions on either side agreeing in the transferring of the thing. Seventhly, that the same be honest: Eighthly, also Lawful: Ninthly and Tenthly, to be without unreasonable conditions, to Buy and Sell the same again: Eleventhly, that it be an absolute irrevocable bargain. And herein is the Law of Nature to be regarded and observed, *Quod tibi fieri non vis, alteri ne feceris*, or do as you would be done to. Yet if I have occasion to Buy that which another is about to Buy, it is Lawful and just for me to Buy the same.

11 Conditions in the Buying and the Selling of things.

But to avoid suspicion in Selling justly or unjustly, three things are required. First, the Buyer to be expert in the Commodities he Buyeth. Secondly, that he be not too needy, or constrained to Buy: And Thirdly, that persuasive reasons be omitted, which cause the party to Buy dearer.

Three things to be observed in the selling of things

The Civilians (affirming that probability to prove the estimation of a thing is sufficient, whether it be more or less worth) do admit that a man may sell dearer unto an expert man, than unto a simple man; and to sell dearer than the thing is worth by common estimation, is adjudged by them to be always unjust: As also to use reasons and inducements to sell wares the dearer; neither is the seller to demand or expect any thing above the price agreed upon: And intreating hereof they make large discourses, which I do omit to handle for the reasons afore-said.

Selling in open market or shop.

Buying and selling, say they, is done two manner of ways, First, that the thing be so bought, that all power of pretence be avoided, which is giving a thing at a certain price for a thing: Secondly, that the thing sold be as a gift for that price, which in substance may be said to be a plain absolute and lawfull bargain, sold (as we say) in open market or shop, inasmuch that there be not a Curtain to hide the Commodity so bought and sold: Howbeit in all Fairs and Markets in the parts beyond the Seas, a Tradesmans Shop and a Merchants Ware-house is taken to be publick and open at the appointed times.

Payment by anticipation.

They have also determined, that a seller may not demand a greater price for the forbearance of his payment or satisfaction of the thing, but he may well diminish the price, if the buyer do satisfy him the sooner, and before the time of payment, by way of anticipation, which nevertheless resteth in his power to accept thereof, or to expect the time. But this is commonly done, not by abating of the price of the Commodity, because Money hath made a certainty of the total sum of the said Commodity; but by allowance or deduction of the interest of the said Money for the time to come and unexpired, according as they make their agreement of the price of interest.

To conclude the premisses touching buying and selling we find, that no man in selling any wares is bound to declare, whether any quantity of the like wares are to be had or expected when he selleth.

CHAP. X.

Of Suretiship, and Merchants Promises.

HAVING entreated of the ordinary buying and selling of Commodities, either for Money to be paid at some days of payment, or for wares to be delivered by way of permutation (wherein many times a third person is interposed, or it doth merely depend upon the parties promise) it may seem convenient to handle the point of Suretiship and Promises.

A bare or naked covenant

For albeit as the Civilians say, that *Nuda pactio obligationem non parit, exceptionem parit*, a bare or naked covenant bindeth not, but breedeth exceptions: this is to be understood upon Contracts, and where no Sureties have made any promise. But otherwise if any Merchant do pass his word for another, it maketh him liable, as *Fide jussor*, to perform the same, and the act done before is a sufficient good consideration, and they all agree, that *Bona fides inter mercatores est servanda*, Faith or trust is to be kept between Merchants, and that also must be done without quilllets

or

or titles of the Law, to avoid interruption of Traffick, wherein his Suretiship is to be considered according to the promise: For if it be conditional, if such a man do not pay, then the other to pay the same within a time, or to save him harmless: It is first to be demanded of the Principal, and if he do not pay, then the Surety is to pay it without any course of Law, unless he be ordered by the Court of Merchants to perform the same, because that thereby he may also the sooner recover the same of the Principal for whom he did give his promise. It is also a custom among Merchants, that if a Merchant be indebted unto another, and thereupon entreateth another Merchant to desire the Creditor to respite him some time for the payment of it; if then the said Merchant the Debtor do not pay accordingly at the time, he shall be taken *pro confesso*, and sentence shall be given by the Merchants Court, for the payment thereof, only upon proof made, that he did will another to crave the said respite of time for the payment. The like is done by the Common Law of *England*, by tryal of Juries of 12 men, upon proof made by evidence produced before them, that the Debtor did crave a day of payment, so that they will thereupon deliver their verdict, and Judgment and Execution may be of course had for the same. But if the promise be not conditional, then is he an absolute Surety, and is to pay the same accordingly, as Merchants of credit always have done.

A Merchant may also become to the nature of a Surety unawares, or unknown unto him; as befel unto a Friend of mine not many years since at *Frankford* in *Germany*, who during the Mart or Fair went into a Merchants Ware-house to conferr of some business with him; where he found another Merchant of his acquaintance to cheapen some parcel of Silk Wares of the said other Merchant, to whom this man (as it seemed) was unknown. Whereupon the feller of the said Silk Wares took occasion to ask my Friend whether he were a good man and of credit; and he answered he was. So the bargain was made, and goods were delivered unto the said Merchant the buyer, to the value of 460 £. for the which he made a Bill obligatory, payable the next Fair following: At which Fair (the party not appearing) demand was made of my Friend to make a payment of the said 460 £, because the party was absent, and withall some doubt was made of his sufficiency. My Friend had not so much as remembered that any such question was demanded of him, but that the party did put him in mind of it by circumstances, and would be paid of him: He in defence did alleadge it to be *Nudum pactum, ex quo nod oritur actio*, and so not bound to pay the same, as having had no consideration for it. The opinion of Merchants was demanded, wherein there was great diversity; so that the Civil Law was to determine the same, and by the said Law according to the title *de mandato consilij*, he was adjudged to pay the said 460 £, and to have the Debtors Bill obligatory made over to him, whereof he could never recover one penny, although he did pay the whole Debt and Damages, for the party became insolent. This may be a good caveat for Merchants and all men; for if he had said, he is taken or reputed to be a good man of credit, or, I take him to be so; he had bin cleared by the Law and the custom of Merchants.

To become a
Surety un-
awares.

A caveat for
Merchants,
&c.

Some promises are considerable according to reason; as if a man upon a penalty do promise another not to molest or trouble him; if the other give him cause of offence to break the same, he incurreth not the penalty; and a promise made to do a thing, is always understood to be for the first time. So to make a promise that a pawn shall not be alienated, yet it is held by divers, that the same may be hypothecated unto another, so the pawn be preserved. Again on the contrary, if a Ship-Wright do promise to build a Ship for a Merchant, and he causeth the same to be done by another, here the promise is broken by the Law; albeit this question is not material, for it is not like that the building of Ships can be done without contracts in writing, and only by bare promises. And the like may be said of the greatest part of all the questions wherewith the

Considerable
promises.

the Books of Civilians are fraughted : So that for the Merchants understanding the antient ordinary Customs observed in the course of the said essential parts of Traffick, is plainly to be declared and distinguished from litigious questions.

CHAP. XI.

Of the revolution of Buying and Selling of Commodities by the course of Traffick.

EVEN as the whole Commerce and Traffick consisteth of our Land Commodities, and some fishing on the Seas, and of the Commodities of forrein Nations: So from hence followeth, an efficient cause of a kind of revolution in the Buying and Selling of Commodities; because the Commodities of one Country growing rank and abundant, are transported into other Countrys; in whose stead needful Commodities of those Kingdoms are returned thither, which is a neighbourly lending between Kingdoms and Countreys. For, as is noted, God caused Nature to distribute her benefits, or his blessings, to several Climates of divers things found in some places that are not in other places, to make an interchangeable course of the said Commodities, by way of Merchandising.

Sundry means
for buying
and selling.
For ready
Money.

This Revolution of Trade may be illustrated by the consideration of the several means whereby the said Buying and Selling are effected.

For ready Mo.
ney, and pay-
able at times.

1 The First is Buying with ready Money, which is commonly the best, and with most advantage, for Commodities are sold better cheap: Wherein the knowledg of the goodness and necessary use is requisite.

2 There is also a Buying and Selling of Commodities, payable at some limited time or times of payment, or partly ready Money, and partly at times: And the difference of price herein is commonly above ten upon the hundred more or less, as the rate of Moneys at interest are in the places of Commerce, where the said Commodities are sold and bought, and according to the plenty of Money extant, unless the superabundance of Commodities do alter the same, especially if the Commodities be perishable by Corruption, Time, and Accidents; so that the condition, quality, or goodness of the Commodities is much to be respected: Which was the cause that when Commodities did abound at the first, and the wealth of man was described by cattel and other perishable things; all kind of mettall (as being durable) was most esteemed, and the purest mettall taken to be the fittest to make Moneys of, as hereafter shall be amply declared in our second part.

By Bills of
Exchange.

3 There is another Buying and Selling of Commodities, to be paid by Bills of Exchanges, that is to say, the Buyer giveth a Bill of Exchange, or many Bills to be paid by Exchange in another place. As for example, one Buyeth 500 pounds worth at *London*, in Commodities, which are accounted in price as if he had Bought them for ready Money, and doth give unto the Seller of the said Commodities one or more Bills of Exchanges for *Antwerp*, *Amsterdam*, or any other place, to be made according to the price of Exchange, which is made, or ought to be made, according to the value of the Moneys of one Country, and the value of the Moneys of other Countreys, by Weight and fineness, as shall be hereafter declared, and that according to the distance and difference of the time and place, where and when the said Moneys shall be paid by the Buyers

Buyers friend, Factor or Servant: and so the said Bill or Bills of Exchanges are pay-
ed according for the Commodities so bought.

4 Another Merchant having Money in Banks or the Bankers hands at *Amsterdam*, By money payable in Banks. or any other place where Banks are kept, buyeth some Commodities in the said places, and casting up what the same doth amount unto, he goeth to the Banke, and assigneth the seller of the said Commodities to receive so much Money there, and the Banke (accepting thereof) giveth him satisfaction in the payment he maketh unto others, according to the manner of Bankes hereafter declared.

5 Another buyeth some Commodities there, or in any other place beyond the seas, By a Letter of Credit. and for that purpose he hath a Letter of Attorney, called a Procuration, or a Letter of Credit, either from his master, or any other here at *London* or elsewhere; who upon his Credit hath promised thereby to pay the value of the said goods in some place beyond the seas, according to a price of Exchange agreed upon between the parties here (and the like is done beyond the seas to be payed here) which is still according to the value of Moneys in both parts, answerable to Weight and fineness by way of Exchange; and the like is done between *London* and *Exceter*, *Plymouth*, *Tarmouth*, and many other places, upon the very same uniform Coin, by letters missive between Merchants here and there.

6 The most usuall buying and selling of Commodities beyond the seas, in the For Bills Obligatory. course of Traffick, is by Bills of Debt, or Obligations, called Bills Obligatory, which one Merchant giveth unto another for Commodities bought or sold, which is altogether used by the Merchants Adventurers at *Amsterdam*, *Middleborough*, *Hamborough*, and other places: for when they have sold their Clothes unto other Merchants or others, payable at 4, 6, 8, or more months, they presently transferr and set over these Bills (so received for the payment of their Clothes) unto other Merchants, and take for them other Commodities at such prices as they can agree with the seller of them, be it Velvets, Silks, Sattins, Fustians, or any other Wares or Commodities, to make return of the provenue of theirs; and so selling those foreign Commodities here in *England*, they presently buy more Clothes, and continue a revolution of buying and selling in the course of Traffick and Commerce, being so (in effect) as may be illustrated by example.

Suppose that A. B. the Clothier selleth to C. D. the Merchant one pack of Clothes for the summ of one hundred pounds payable at six months, and doth condition Example of the revolution in Traffick. with him to make him a Bill in the name of such a man as he shall nominate unto him; A. B. the Clothier buyeth of D. E. the Gentleman so much Wooll as amounteth to one hundred pounds, and doth intend to deliver him the Bill of C. D. the Merchant, in full payment of his Wools, and to cause the same to be made in his (this Gentlemans) name: but D. E. the said Gentleman caused him to make the Bill payable to E. G. the Mercer, and the Mercer is contented with the like condition to accept thereof; but he caused the same to be made payable to C. D. the Merchant, of whom he buyeth his Velvets and Silks; and so in payment of them he delivered him (by an intermissive time) his own Bill, which he first should have made to the Clothier. And herein you are to note, that in the buying by Bills, it may be made payable to the Clothier, or to the bearer thereof, and so all the parties are bearers thereof, unto whom the same is set over by tradition of it only, which by a retrograde examination will appear; and this is called a Rescounter in payment, used among Merchants beyond the seas, and seemeth strange unto all men that are ignorant of this Custom, and yet do they perceive a reason for it, and cannot deny the commodiousness thereof. Rescounter by Bills of Debt.

The common Law of *England* is directly against this course; for they say there can be no alienation from one man to another of debts, because they are held *Choses en Action*, and such whereof no property can pass by assignment or alienation. And many good Lawyers do wish as well as Merchants, that there were an act of Parliament made for the establishing of the like course in *England*. By reason whereof, let us in the next Chapters handle this matter more distinctly, and declare the benefits which

which the Realm will receive thereby, and all Merchants and others negotiating for great summs.

There are other manner of buying and felling of Commodities by Contracts, and upon conditions and casualties, which are to be declared in their proper places, whereunto relation may be had hereafter.

CHAP. XII.

Of the transferring or setting over of Bills Obligatory, between Merchants and others.

The manner
of Bills be-
yond the Seas,

WE have in some measure in the precedent Chapter declared the use and Custom of Merchants beyond the seas, in the transferring or setting over of Bills Obligatory, or Bills of debt, which they give each to other for the payment of Commodities bought and sold by way of Traffick and Trade, it resteth now to speak thereof more amply. For the sincerity of plain dealing hath hitherto been inviolable, in the making of the said Bills, which every man of credit and reputation giveth of his own hand writing, or made by his servant, and subscribed by him, without any seal or witness thereunto; and is made payable to such a Merchant or person, or to the Bearer of the Bill, at such time or times of payment as is agreed and concluded between the parties, either for Money or Commodities lent or bought, and so declared in the said Bill, according to the form hereafter expressed.

This Custom is much practised by the Merchants Adventurers beyond the seas, at *Middleborough, Amsterdam, Antwerp, Hamborough*, and other places where they do trade, in manner following as we have noted.

The setting
over of Bills
of Debt.

A Merchant having many of these Bills, which he hath received for his Clothes sold unto Drapers, (or other Merchants dwelling in several towns and places) will resort unto a Shop-keeper or another Merchant, commonly accompanied with a Mediator or Broker, to buy a good round quantity of Silk-wares, or any other Commodity (which is ordinarily sold payable at some days of payment, either 4, 6, or more months) and having agreed upon the price of the said Commodity, or before, he maketh the seller acquainted what payment or satisfaction he will give him, in Bills to such and such Persons, amounting to such a sum, either little more or less than the Commodity doth amount unto; or to take in Commodity so much as the said Bills do contain, or do amount unto: and if there be a remainder due for the Commodity, more than the Bills do amount, the same to be pay'd in ready Money, or upon his own Bill, payable at such time as they agree between them, which often comes to be a great sum. Hereupon all such bills as are of known Persons are soon accepted of, and of the unknown Persons, either himself that is the seller, or the Broker, will inquire of their sufficiency, and then likewise accept their Bills in payment; and having taken them (which are made payable to the bearer, as we say) the receiver of these Bills goeth to the parties, and demands of them, whether they will willingly pay him those Bills at the time specified therein, according to the manner of Merchants for Commodities (which if within one month after, it is accounted very good payment.) The Debtor answereth that he will pay

pay his Bill to the bearer thereof accordingly ; for if this man will not ride out (as they say) the time of the payment of the Bills, he may go to another man and buy other Commodities therewith, as if it were with ready Money, the time only considered : Nay more, if he will have ready Money for these Bills, he may Sell them to other Merchants that are Moneyed men, and abating for the interest for the time, and (commonly one Moneth over) according to the rate, as they can agree, and as Money is plentiful, they shall have Money at all times to employ in Commodities, or to deliver by Exchange, or to pay Debts withall, or to carry home *in specie*, or for any other purpose at their pleasure ; which is Commodious for young Merchants having small stocks, as also for all men upon all occasions ; for it is properly as Money paid by assignation, whereby very great matters are compassed in the trade of Merchandise, the Commodities are sooner vented in all places, the Custom and impositions of Princes do increase, the poor and mechanical People are set on work, men are better assured in their payments, the counterfeiting of Bills, and differences are prevented ; the more Commodities there are Sold the less ready Money is transported, and life is infused into Traffick and Trade for the general good. And herein we see and may observe, that things which be indeed, and things which are not indeed, but taken to be indeed, may produce all one effect ; and every man is enabled with his own meanes and credit, to augment commerce.

Selling of Bills
Obligatory.

General benefits by setting
over of Bills of
Debt.

This laudable custome (as I said) is not practised in *England* ; yet sometimes a Merchant stranger will accept of Bills of Debt in payment of Commodities sold with advantage : But then the Bill is made new again, and in the Merchant Strangers name ; and this is not without some danger to him that buyeth the Commodity or Merchandise for another mans Bill, as Factors may do for their Masters : For I have observed by good experience, that a Factor in *London*, having Sold for his Master (a Merchant of *Antwerp*) some Commodities to an English Merchant to the value of seven hundred pounds, and taken the Merchants Bills payable at six Months, and six Months for it : His Master of *Antwerp* did appoint him to Buy Bayes for these Bills of another Merchant, which he did performe, and had the value of 700 £ delivered unto him in Bayes accordingly, and the Bills were to be altered in the other Merchants name for his Bayes. Shortly after it fell out that the English Merchant became insolvent : But before it was publicly known, the Factor brought the Bills altered (according to the agreement) in the Baye Merchants name, who did refuse to accept of them, and the said Factor should pay him. The Bills were tendred with a Scrivener according to their agreement, but still were refused. The time of payment being expired, the Baye Merchant did arrest the said Factor : The matter was tried before the Lord Chief Justice of the Kings Bench by a *Nisi prius* in *London*, by a petty Jury of English-men and Strangers : The verdict was found for the Bay Merchant, and the Factor did pay the Money, and had no remedy against his Master. The reason was delivered by the Judge, that the Common-Law in this case requireth a Release or Acquittance for the payment of Bayes to be made to the Factor, otherwise he was still bound by the Law to answer for the said Bayes.

A Law Case
about the setting
over of
Bills.

This custom might (with great facility) nevertheless be established in *England*, and would be very beneficiall to the King and the Commonwealth in general : For albeit that the strict Rules of the Law demandeth a sealing and delivery of Deeds, and that the Bill cannot conveniently be made payable to the Bearer of it, or be altered in another mans name as abovesaid, neither can it be recovered by a letter of Attorney, which in *England* is always revocable before the fact : Nevertheless, if there were a Register kept of the passing and transferring of these Bills from man to man, and by an indorsement thereof also upon the Bill, it might be done with ease, and the Bearer of it should be acknowledged thereby to be a lawful Attorney in Law ; and by these means the undecent Plea of *Non est factum* would be cut off. And, to prevent fraudulent dealing, if any Bills should be lost, notice might be given instantly to the Register (which at *Lixborn* and *Roan* is called a Prothonotary) by means whereof many questionable parcels or payments are made apparant, and the Bills for the most part do remain in

Office of Pro-
thonotary at
Lixborn and
Roan.

Rescounter by
Bills for pay-
ment.

the office at the disposition of the last Assign or Assigns ; which is the cause also, that most usually Bills are made for all things bought and sold between parties and parties, whereby many payments are made by Rescounter, as if it were in bank, hereafter to be declared ; for Merchants to meet, and in a manner jump together in their said payments. And hereby also may the difficulty (for the taking of an acquittance as aforesaid) be removed, by entring an acknowledgment of satisfaction before the said Register, at the time at the transferring or Registering thereof. I have taken paines to have this to be established here: But hitherto things are not rightly understood, as is to be wished it were, whereby other Nations have still an advantage.

CHAP. XIII.

Of the nature of Bills Obligatory beyond the Seas, and in England.

SUCH is the sincerity and *Candor Animi* amongst Merchants of all Nations beyond the Seas, in the observation of plain dealing concerning the said Bills Obligatory between man and man, that no man dare presume to question his own hand ; for if he be stained therewith, he is not only utterly discredited, but also detested of all Merchants: The form of the Bills being as followeth, only *Mutatis mutandis*.

Form of Bills Obligatory.

IA.B. Merchant of *Amsterdam* do acknowledge by these presents to be truly indebted to the honest C. D. English Merchant dwelling at *Middleborough*, in the sum of five hundred pounds currant Money for Merchandise, which is for Commodities received of him to my contentment, which sum of five hundred pound as aforesaid, I do promise to pay unto the said C. D. (or the bringer hereof) within six Months next after the date of these presents: In witness whereof I have subscribed the same at *Amsterdam* the 10 of July 1622, *Stilo novo*,

A. B.

In the East Countreys, and sometimes in the *Low-Countreys* they will put a seal to it, and then the word subscribed and sealed goeth together: But there is no mention made of any delivery or deed, for that is understood of course, insomuch, that if for want of payment the Bill be put in suit, and the party adjourned or cited to make his appearance: The Judge (making no doubt of any such matter) will instantly say to him, my Friend, what is the reason that you have not payed this your Bill to C. D? for to deliver a Writing, or a Bill as an * Escroll (as we say at the Common Law) is unknown unto all Merchants there, and the bringer of the Bill (called with us the bearer of it) shall be admitted to recover the same without any Letter or Attorney, or other Warrant.

* Called *Apo-*
cha or *Apodissa*
by the Civili-
ans.

† Special notes
concerning
Bills Obliga-
tory.

The Civil Law, and the Law-Merchant do require, that the Bill shall declare for what the Debt groweth, either for Merchandise, or for Money, or any other lawful consideration. The words Currant Money for Merchandise, is, because that Merchants

for

for divers respects tolerate commonly the Moneys to go currant at a higher rate in the course of Traffick, than they are valued by publick Authority of Kings and Common-weals; And when the Bill mentioneth Money, it is taken to be Money at *deposito* or interest; wherein is to be observed, that the interest must be joyned with the principal sum, without any specification, whereby it may be separated or distinguished, because the Debtor shall not pretend to pay the same at his best opportunity and pleasure; as may (thereupon) be done for Money letten for loane, retaining still the principal in his hands, and paying the interest from time to time, quarterly, or half yearly: For it is lawfull and accustomed, that although one hundred pounds were taken up for one whole year after the rate of ten upon the hundred; the Debtor or Taker up of it, may discharge the same at three Months, if he will, paying one hundred and two pounds ten shillings, unless the Bill made for the same be made payable at a time limited, with a penalty of a sum of Money, called by the Civilians *Pena Canonica*, which with us in England is done upon a Bond, with a forfeiture of half or double the sum of the principal, werewith the interest is also joyned without distinction, which may not exceed the rate of ten upon the hundred for the year, in the computation whereof, divers things are to be observed, as we shall declare hereafter.

Now if a Bill made beyond the Seas be done by two, three, or more persons, as having bought a Commodity as partners together, or taken up Moneys together at interest, wherein they bind themselves all as principal Parties or Debtors; yet every man is but bound to pay his part. The like is, if one be bound, and two, or more do put their hand and seal, and under-write, and seal the said Bill as principals, yet paying their proportionable parts, they shall be cleared by the Civil Law, and the Custom of Merchants: But if they do simply subscribe, and say we are Sureties, then they are all bound for the whole, as if the words we or either of us *in solidum* were expressed: Which is the case that in all notarial writings (only used upon questionable matter decided, or to be decided) they do not only bind the parties with these words, but they do also make a declaration of all renunciations of privileges, and especially of *exceptio divisionis*, and then it is one for all. *Exceptio ordinis & excusationis* is to meddle with the Sureties before the Principal: Renouncing the Letters of *Adrien* the Emperour, for the cessions of goods, prolongations of payments, Vintages, or free Marts, all Constitutions, Canons, Privileges or Statutes and Acts of Parliament, made or to be made, published or enacted; and in these cases the Debtor is always to be bound with the Sureties in all Acts or Instruments made before Notaries. Renouncing also the benefit of *Senatus-consultus*, or *Arrest velle Joan*, for the prerogative of women, which upon deceale of their husband do claim their portion brought in by them in marriage, or their dower, or any thing else that may be alledged or imagined.

In England, Bills Obligatory being made payable to the party, his Heirs, Executors, Administrators, or Assignes, may conveniently be set over, as aforesaid; because the lawfull assigne shall be of Record, and Registered also upon the Bill, and if there be two or more bound in a Bill, fraudulent dealing will be also better prevented: for by the Common Law, if one do release one of his Debtors (by way of acquittance) that is bound with others unto him, they are released and acquitted thereby, although there were never so little payed of the Debt: Infomuch that a receipt for parcel of the Money received of one of the Debtors, being made in full payment of his part only, doth nevertheless discharge them all, as for example by woeful experience may be demonstrated.

Three Linnen Drapers of London, bought of a Merchant stranger 40 pieces of fine Hollands Cloth, amounting to 160 £, and gave their joynt Bill for the payment of it, at six Months: One of them became insolent, and being imprisoned, made a composition with the Merchant for eight pounds, and thereupon had a generall acquittance made to him only. Shortly after, the other two Linnen Drapers, being somewhat pressed for the payment, and ingaged for the other, they did plead the other

Subscription
of Bills Obligatory.

Renunciation,
of privileges
and what they
be.

to notified
to a
agent

Acquittance,
to one dischar-
ge the rest.

Bill Obligatory upon two or three lives.

mans general acquittance, which was but a receipt made of the said eight pound, expressing that it was in full of his part ; and nevertheless upon trial in Law, it was adjudged to be a sufficient discharge for them all, in Nature of a general acquittance. These observations at the Common Law, and such like Book Cases as I have put down, I hold to be necessary for Merchants to know, albeit we handle the Law Merchant in this Treatise, and not matters of the Common Law. If you take beyond the Seas any Bill Obligatory for Money delivered upon two or three lives, or for wagers or laies, which are conditional, let the party be put to prove : If upon proof of lives, make the Bill payable at a day certain, unless one of the parties were dead : Whereby the party is bound to pay, or else to prove the decease of the one : On the contrary, if you make the Bill to be paid, if they be all alive or living, then must you prove they be living. To conclude, *Abundans Cautela non nocet.* Finally, if a Bill be thirty years old, and never demanded or questioned, it is void by the Civil Law, and the Law or Custom of Merchants doth not take any knowledge thereof.

CHAP. XIV.

Of Letters of Credit and Blankes signed.

Definition of Letters of Credit.

THE Credit of Merchants is so delicate and tender, that it must be cared for as the apple of a mans eye : Hence it doth proceed that Letters of Credit are had in such reputation, that the giver of them will be well advised before he make them ; and the party to whom they are directed, will be careful to accomplish them, for it doth concern both their Credits : The givers Credit of the Letters, will be had in question of insufficiency, known to the other that he doth not accomplish them, or he that doth not perform them may be thought to be weak and to want means to do the same. To make Letters of Credit, is properly a Participation of Credit to another, which is performed as followeth. A Merchant doth send his Friend or his Servant (either within the Land or beyond the Seas) to buy some Commodities, or take up Money for some purpose, and doth deliver unto him an open Letter, directed to another Merchant, requiring him that if his Friend such a one, the Bearer of that Letter (being either his Friend or Servant) have occasion to buy Commodities, or take up Moneys to the value of so many hundreths, or so many thousand pounds in that place or thereabouts ; that he will either procure him the same, or pass his promise, Bill or Bond for it, and he will provide him the Money, or pay him by Exchange, or give him such satisfaction as he shall require : The party to whom the Letter is directed will accordingly do his endeavour and perform the request of the other, and keep the Letter for his assurance or security, and what he doth thereupon undertake, is made apparent by such Writings or Evidences as he taketh of the said Bearer of the Letter, that thereupon he may be well dealt withall accordingly. But if it should fall out, that for some known cause to this party, he doth not accomplish his request contained in the said Letters of Credit : Then the Bearer of the same keepeth the said Letters, and returneth them unto the giver, without any other proceeding ; unless it be in case where this party

party is a Debtor to him that gave the Letters of Credit, and then he must take witness of it, and with a Scrivener or Notary make a Protest against him, Protesting to recover of him (by all lawful and convenient meanes) all the dammages, charges, and interest, which he or any other should sustain thereby, by reason of the nonperformance of the said Letters of Credit, and that in time and place as occasion shall serve; which Protest is a sufficient meane amongst Merchants, and before any Judges of the Civil Law, to recover the same, upon proof at all times accordingly. But if the party to whom these Letters of Credit were directed do make a reasonable answer for his excuse, and requireth the Scrivener to put down the same in the Act or Instrument of the said Protest; then is the cause considered withall, and the losses and damages may fall upon another: For if the giver of the said Letters of Credit, were a Debtor to the other that did receive them, to be paid by them, either by Commodities to be bought, or Moneys to be taken up, as aforesaid; then the said Protest may serve the receiver of the said Letters of Credit to recover his damages of him that gave him the same: Wherein the Magistrates will have a great consideration, as a matter whereby the Commerce is interrupted, which is the cause also that men must be advised on the other side, not to be too rash to affirme the goodness or sufficiency of another mans Estate, or Credit or Reputation whereby a third man becommeth a loser, loss being the greatest hinderer of Traffick and Trade. The Civilians therefore have a Title in their Laws, which is strictly observed, as you shall understand hereafter.

Protests for
the non-per-
formance of
Letters of
Credit.

The Signing of Blanks, is also a Custom amongst Merchants, whereby they strengthen the Credit of their Factors or Servants in the like occasions, which is a matter of a great confidence, concerning the easie transferring of Bills already spoken of. For a Merchant setting his name to Blank Paper, his Factor or Servant hath an ability to wrong his Master many ways. Therefore such as are provident, do re-
 strine that power by certain Covenants or Declarations, and yet the same (being known unto the parties that do make use of the said Blanks) might become scrupulous thereupon to be well dealt withall, howsoever, we see what honest and plain dealing is used amongst Merchants, and what adventures they beare to compass their businesses. A Merchant of *Antwerp* will send his Servant at *Amsterdam* to buy him 500 Last of Corn upon advice he hath that Corn is spoiled, or the Harvest faileth in *Spain*, *Portugal*, and other places: And because he is uncertain what his Servant can effect, doubting that other men might have the like advice, and prevent him; he delivereth Blank Paper by him subscribed, with order to his said Servant, that he shall upon such an occasion, write his Letter upon the said Paper to such a man, his Factor at *Danfick* in the East-Countreys, to buy for him the quantity of Corn which he cannot buy at *Amsterdam*, and shall date the Letter, as if himself had written the same. The Factor of *Danfick* doth presently perform the Commission given him, and so the business is accomplished. But in this the confidence may be as great, as in the making of Bills Obligatory, and yet the adventure far inferiour thereunto; for upon these Blanks, there is an addition to the name, or a precedence in words, namely, Your loving Frind, *A.B. &c.* which is impertinent, and not to be used in Bills of Debt. Herein we may consider a necessity to give Blanks, not only because of the Masters Credit requisite; but also because of the uncertainty in the finding of the quantity of Corn which was to be bought.

Great confi-
dence among
Merchants.

CHAP. XV.

Of Letters of Attorney, or Procurations and Transfers, or Conveyances.

A definition
of a Letter of
Attorney, &c.

A LETTER of Attorney, is an Act, publicly done before a Notary or Scrivener; whereby one man giveth Power and Authority of himself unto another man, by way of Deputation to do, execute, and perform for him any lawful thing, which he himself (being the Constituted) might or may (as well present, as absent) do, conclude and determine in all causes Civil and Politick; with power also to Substitute one or more persons to do the same under him, in the said first Constituted's name; and to Swear in the Soul of him, if cause so require: Albeit the said Letters of Attorney do differ in the manner and form, as well as in the Substance, which must be observed. They are called beyond the Seas Procurations, to Procure or effect that which a man would have commonly in another place, and in matter of Authority for Law Causes; they go one degree further than Letters of Credit, because the Law doth require the same to the end that the Authority or Power of the party Constituted, may publicly appear: Wherein a Letter Missive is not sufficient, as the same is in things concerning the ordinary course of Negotiations and dealings between Merchants; which by the Law Merchant are of great validity.

Procurations
irrevocable.

Procurations generally, or for the most part, contain the word Irrevocable; signifying that power given should endure for ever, and so it is taken beyond the Seas. But by the Common-Law the words are used, *Pro forma*, and a Procurator or Letter of Attorney is revocable at all times, unless it be that the said Letter of Attorney do contain a Transfer of some things which is conveyed thereby. As if a man do Constitute another for the recovering of certain Moneys for the parties own proper use, without account to be rendered for the same, and the said party hath recovered the said Moneys by virtue of it. This Letter of Attorney cannot be revoked to any purpose, the effect being fully performed which was the cause thereof. So beyond the Seas, if you make a Letter of Attorney to a Procurator in Law, to follow a cause for you in Law, although the same be made Irrevocable, yet upon good cause you may revoke the same and appoint another to follow the cause. But it is commonly done with leave of the Court where the cause is confisting or depending, and because the Intimations and Citations are to be done at such times as the cause may require, the nomination of some places, as it were to chuse a Domination must be done, but the power may be limited. An Attorney may have Authority to convict a man by Law for the recovery of Money or Goods, and to proceed to execution by Imprisoning of the Debtor; yet he shall have no power to release him out of Prison; without further Authority; so in receiveing of Goods or Money, wherein every man is to use his discretion, as the cause may require.

Procurations
with a limited
power.

A Merchant may also make a Letter of Attorney to a Notary beyond the Seas, and thereby to give him power to make any insinuation, or intimation, or protest, against any other Merchant there, to serve him in all occasions or occurrences concerning the matter in question. For a Procuration is beyond the Seas of that validity, that the

party

party who doth the same, and is the Procurator, is taken in Law as absolute as the constituent, and many sundry proceedings may be used against him accordingly, by Citations, Intimations, Protefts, Recoveries of goods delivered formerly, and recalled back again, or the value thereof upon any Attachments or Sequestrations, which cannot be done against a mans Factor or Servant: Therefore they that have Procurations are to be careful of the dispossessing of themselves of any goods, or Moneys received, to be cleared by the Law, which happeneth commonly of goods taken upon the Seas, or Sequestred in any Harbour, by vertue of a Letter of Attorney or Procuration.

A caveat for
Procurators.

The Civilians intreating of Procurations or Constitutions under *Titulus Mandati*, have well observed, that commandments have their original from Freindship, or out of authority of office and place, and that the same are diligently to be executed and kept: And hereupon they have also noted divers questions and propositions, *Nos igitur pauca tractabimus ad rem, de qua agitur, pertinentia.* The original of Mandata.

A. B. willed C. D. his Debtor, to pay unto E. F. one hundred pounds which he did owe him. C. D. did not pay the said Money, but promised to pay the same. *Queritur* whether C. D. hath performed the commission or commandment given him, and revoked? A. B. owning the like sum to E. F? Herein C. D. hath not performed his commission, which was to pay, and not to promise the payment of the hundreth pounds, and therefore the said commission might be revoked. And C. D. was not discharged of the Debt, for the matter was entire, and all entire commissions are revocable. *Mandatum enim re integra, revocari potest, & res est integra, & si stipulatio promissione intervenerit cum id non mandauerim.* For if C. D. should break or become insolvent, E. F. would come to A. B. his Debtor, to have satisfaction for the said Money, and C. D. was not discharged of the Debt owing unto A. B. But if E. F. had taken his promise for payment, then open proof made of it, the case is cleare.

It is a question also, whether a Procuratory having commission to receive Moneys which were owing or lent, and to give an acquittance for the same; and receiving the Money without making an Acquittance, have performed his commission: And the answer is, that he hath not performed the same, because he made no Acquittance, as he was willing to do, *Aliud est enim confessio, aliud numeratio.* Albeit the Acquittance did not concern the Procurator, but the party who repaid the Money.

Another case they handle at large, *Bartholomew* did make and constitute *Nicholas* to be his Procurator or Agent, in the Buying of Commodities, to the value of five thousand Crowns; and he the Constituant to be answerable for the price and total sum of five thousand Crowns: And withall giving full power and authority unto the said *Nicholas*, that his Procuration should be good and available, during the lives of the honest persons *Ferome*, *John*, and *Angell*, of whom the said Constituant had his commission, and that they also together and apart *in solidum* should be bound for the performance, and himself also. *Nicholas* the Procurator by the commission of *Ferome*, *John*, and *Angell*, as also of *Bartholomew*, caused by an instrument (or Act past before a Notary) the said parties to be named in the contract, and thereby bindeth them unto *Titus* and *Mevius*, for the Commodities bought of them to the value or sum of five thousand Crowns. But *Bartholomew* is not named in the article whereby the other parties are bound in the covenant; whereupon some would conclude, that for want of form *Bartholomew* was not bound to the payment, although by commission of the other three he had constituted and made *Nicholas* to be the Procurator. The rule in Law being, *Quod una determinatio respiciens plura determinabilia, aequaliter terminare debet.* And herein is the intention and will of all contractors more to be regarded than the conceit of words, which causeth Merchants to be accounted cavillers, and to lose much of their credit and reputation.

In Procurations the wil of the Constituant is to be regarded.

It is also a custome amongst Merchants, that if the Master (knowing that his Procurator hath exceeded his commission) be silent, the same is taken for a consent; the rather because Procurations (commonly running in general words, whereby Factors are directed) do comprehend all things which (of course) are to be done touching Moneys

Moneys or payment of Exchanges for Moneys.

The question therefore to know whether a Procurator (having commission to Sell Commodities, or to let them to hire at a price) hath authority to receive the Money or hire, may be thought frivolous: For the Buyer in matter of Sale of Commodities in Market overt, hath no regard to the Procurations or commissions given to the Seller of the said Commodities.

The like may be understood in this question following, Whether a Merchant (Selling Cloth unto an Abbot to Cloath his Friars or Monks) shall not be satisfied and payed for his Cloth, although the Abbot did divert and imploy the same afterwards to another use? For the use is no matter to be regarded by the Merchant, but the payment of his Cloth. If a man Buying Paper for the Printing of a Book, doth not Print the Book, and Selleth the Paper unto another Merchant? That is no cause but he must pay for the Paper, whereof no man ought to make doubt.

Doubts in procurations by whom to be proved, &c.

If a Merchant maketh a Procurator, or by letters giveth credit to negotiate some business with another Merchant; if this Merchant do take exception to the Procuration and letters, and maketh doubt whether the party that brought the same be the right man: The Procurator is not bound to make any further proof; but the party excepting against him is to make good his assertion, and to prove the same by the Law and Custom of Merchants.

Another question is moved, Whether a Merchant that hath commission to receive a sum of Money, and to pay the same unto another, and besides to pay the interest due unto the party to whom he payed that Money, is bound to prove what interest he payed, and to whom he payed that interest or use Money: It seemeth *Prima fronte*, that the Merchant is bound to name the party to whom he payed the use Money; and yet there is doubt made whither he should pay it without he were compelled thereunto as a thing unlawful; and therefore the Commission or Order the Merchant had, is not to be contradicted, but must be allowed without any other proof, for this question is so resolved by the Civilians, and where the proof is not needful, there the nomination of the persons to whom it was payed was to no purpose, according to the rule *Qui non tenetur probare, non tenetur nominare*.

Commissions subject to Arbitrators.

It is also worthy the observation, that generally all Civilians do concur in opinion, that when Merchants by their Letters or Commissions use these or the like words, *Let all things be done as shall be thought most expedient or convenient*, that the said Commissions or Directions are to be left to the interpretation of Arbitrators when any question ariseth; which is also in many more questions concerning Merchants, noted in most of their Law Books: Hereof we intend (God willing) to intreat more amply in the next chapter concerning Factors and Servants, and the Commissions given them, &c.

Procurations to continue after death, &c.

The ordinary rule of Procurations in things compleat and not effected, is understood to end with the death of the Master or Merchant that giveth such Procurations, albeit there are many exceptions: For a Procuration may be made to endure after his death, which kind of Procurations the *Florentines* and other Nations confirm by their last wills and testaments, which nevertheless are to be understood that the state of an heir be not impaired thereby, wherein the Law interposeth her authority. And for a general rule in all peremptory and absolute Procurations or Commissions, it must be known that the like authority is used to prevent many inconveniences, having a vigilant care that equity be maintained.

And that all Merchants or Procurators for Merchants, are to accomplish the lawful commissions given them, and meanes thereunto being provided, or else to answer the damages which the parties shall receive by the default thereof. Those therefore that without any commission do undertake things which bring losses unto the parties are much to be blamed, and by a fuller measure to answer for the same, or to make by gain a recompence for the losses, as occasion serveth.

De Constituto.

Some that have written *de Constituto* have moved questions, Whether it be lawful to take penalties or forfeitures, if the Constituant do bind himself to performe or else

else to lose a certain sum of Money? Others, whether a Commission shall be executed by an ordinary messenger? Others, whether it be convenient to use the words, *Tou shall give him full credit and trust in what he hath undertaken to do?* How long the Commissions shall endure, if there be no time limited? And the like questions: Which upon due consideration are easily resolved, and in mine opinion impertinent to trouble Merchants with them. Such only as are material shall be handled in the following Chapter.

CHAP. XVI.

Of Factors and Servants, and Commissions given unto them.

THE difference between a Factor and a Servant consisteth chiefly in this, that a Factor is created by Merchants Letters, and taketh Salary or Provision of Factorage: But a Servant or an Apprentice is by his Master entertained, some receiving wages yearly, and some others without wages. A Factor is bound to answer the loss which happeneth by overpassing or exceeding his Commission; whereas a Servant is not, but may incurre his Masters displeasure. For albeit that the *Spanish* proverb is, *Quien passa Comission, pierde Provision*, That he that exceedeth his Commission shall lose his Factorage: The case is altered long since by the Custom of Merchants, and now it is, *Su bolca lo paga*, his purse doth pay for it. Factors therefore must be very careful to follow the Commissions given them, very orderly and punctually: and because Merchants are not able to prescribe every thing so exactly unto their Factors as is convenient, it behooveth them to make good choice of the persons which they do employ, for their welfare dependeth upon Traffick: Otherwise the Factor groweth rich, and the Merchant poore, because his gaine of Factorage is certain, howsoever the success of Merchants employment doth prove. But having a good Factor, which word Good implyeth all and more than an honest Factor, who may be honest, and nevertheless simple in his proceedings, and others also may be wise and not honest. This good Factor therefore may be trusted, and all Commissions given unto him may be ample, with addition of these words, *Dispose, do, and deale therein as if it were your own*. And this being so found, the Factor is to be excused, although it should turn to loss, because it is intended he did it for the best, according to his discretion, which is and ought to be the truest director, making a conscience to see their Masters loss, if they can prevent it; but being limited to the contrary, they can but grieve, when their counsel and advice doth not take place, either in the Selling of Commodities in time, foreseeing a greater loss, or Buying some Commodities deare over-hastily, also in keeping a Commodity without purloining the same; sometimes upon a passionat humor, as a Merchant of *Amsterdam* did of late years, to his Factor in *London*; for being a loser by some *Spanish* Wines, by writing in these words, My will is, That upon the receipt of this my Letter, you go to the next Ironmonger and Buy a hammer, and run into the Cellar, and strike out the heads of all the Butts of Wine, and let it run into the Cellars: For seeing the Devil hath eaten the Horse, let him have the Bridle too. The Factor did herein use his discretion, and kept the Wines, which he afterwards Sold to benefit; for he remembred, That losers have leave to speake.

Factors do deale most commonly for divers men, and every man beareth the hazard

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of

Alteration of
the case with
Factors.

Ample Com-
missions with
an addition.

A Passionate
Commission.

Difference by
Law between
a Factor and a
Servant.

of their actions. But if a Servant do deal for others by his Masters direction, and they break, the Servant can be no loser, for he is taken to have no other credit but his Masters: Which is the cause that Intimations, Citations, Attachments, and other lawful courses are executed against Servants, and take no place against Factors, unless they have Procurations.

Now let us set down such observations as Factors ought to know.

Observations concerning Factors.

Commodities
Bought and
Sold.

IF a Factor do Sell at one time unto one man several parcels of Commodities or goods belonging to divers mens Accounts, to be payd jointly in one or more payments, without any distinction made by the Buyer for what parcels he paieth any sum in part of payment of the said Debt, Weekly or Monthly as shop-keepers do, then is the said Factor to make a proportionable distribution of the Moneys so received upon every mans Account, according to the sum that every mans parcel did amount unto, untill all be payd: And if any loss doth happen, or that all be not payed, the said loss is to be distributed upon every mans Account accordingly.

If a Factor do Sell afterwards more goods to the said man, or any other who is already indebted for other Commodities formerly Bought as aforesaid, be it for his own Account, or other mens Accounts, and in the interim receive some more Moneys in part of payment and Account between them; then is the said Factor to distribute the said Moneys as before, untill the said old and precedent Debt be first payd, unless there were cause of controversy for them, or that the payment were indorsed upon a Bill made for the latter goods sold unto that man: For that Bill may be transferred or set over unto another man, and so is not he the receiver of that Money, but the other man.

If a Factor do sell goods to another man, payable at time for his own Account, and receiveth the Money for the same at the time of payment, and in the mean time letteth other mens Moneys remaine in that mans hands unpaid, for goods by him formerly sold, this Factor is to be answerable for that Money unto those other men, although he should never recover one peny of it. For he cannot without fraud beare with the non-payment of other mens Moneys after they be due, and procure the payment of his own Money, to another mans loss and prejudice.

In like case, if a Factor do Sell unto a man certain goods of another mans Account, either by it self, or amongst other parcels, and this Factor giveth not advice unto the owner or proprietary, of the Sale of the said goods, but afterwards (having had more dealings with that man in Selling of goods, and receiving of Moneys) this man becometh insolvent; the Factor is to make good that Debt for the said goods so Sold, because he gave no advice to the owner of the Sale of the said at convenient time, even as if he had Sold those goods unto a man contrary to the Commission given unto him; for the salary of Factorage bindeth him hereunto.

If a Factor by order or Commission of a Merchant do Buy Commodities above the price limited unto him by the said Merchant, or that they be not of that sort, goodness, or kind as he is willed to Buy; this Factor is to keep the same for his own Account, and that the Merchant may disclame the Buying of them. The like he may do if the Factor, having Bought a Commodity according to his Commission, do Ship the same for another place than he hath Commission to do.

If a Factor do Sell a Commodity under the price limited unto him, he is to make good the loss or difference of the price, unless he can give a sufficient reason of his so doing: Wherein he is to consider the disposition of the Merchant for whom he deals, as is before noted.

If a Factor Buy Commodities according to his Commission, and afterward the price of them riseth, and thereupon fraudulently he ladeth them for another place, contrary to his commission, to take the benefit thereof, in this case the Merchant shall recover dammages against the said Factor by the Custom of Merchants, upon proof made thereof.

If a Factor by the advice of a Merchant do Buy a Commodity for that Merchants Account, with the said Merchants Money, or by his Credit, and the Factor giveth no advice of it to the said Merchant, but doth Sell the same again for his own benefit and gain; the Merchant shall recover this benefit of the said Factor, by the Office of Prior and Consuls, according to the Custom of Merchants, and shall be moreover amerced for his fraud.

If the Factor do Sell another mans Commodity to a man discredited, who cannot usually (as before) Buy Commodities at the ordinary price, as other men, and it falleth out that this man breaketh; the Factor shall pay for the said goods, as shall be thought they were worth; unless he can prove that he was ignorant of the parties weak Estate and Credit, or that he Sold him goods of his own Account also, which argueth plain dealing, or that he had Commission of the other man to deal for him, as if it were for his own proper goods, as hath been declared. And yet in this case he cannot barter ^{Barter.} any of the said Commodities for other Commodities, but he must have expresse Commission and Order for it from the Merchant; neither can he transferr or set over any Bills Obligatory in nature before declared. For albeit this manner of Commissions ^{Bills of Debt.} given to Factors is very large, yet it containeth certain restrictions and limitations, in every Merchants understanding.

If a Factor shall by a false entry in the Custom House, either unawares or of purpose, conceal part of the Custom, without consent or privity of the Merchant, whereby the goods become forfeit to the Prince; the said Factor shall bear the loss of them, and answer the value thereof unto the Merchant, as they did cost, if it be for goods to be transported; or as they might have bin Sold, if it be for goods to be imported. ^{Customs.}

If a Factor or Merchant do colour the goods of Merchant strangers, in paying but English Customs (although he did bear the adventure of the Seas for the said goods) he runneth into a *Præmunire*, and forfeiteth all his goods unto the King, and his Body to perpetual Imprisonment.

If a Factor, by a Letter of advice, or by an Invoice of Commodities which the Merchant sendeth, doth make a short entry into the Custom House, the goods not entred shall be lost, but the Factor cannot be charged with the same.

If a Factor make return unto a Merchant for the provenue of his Commodities ^{Prohibited Commodities.} Sold, in prohibited goods which may not be transported, and have no Commission from the Merchant to do the same; he shall bear the loss of those goods, if they be seized upon for the King, or taken as forfeited. But if it be upon Commodities to be imported, the Factor is in no fault; howbeit he ought to give advice to the Merchant, what Commodities are forbidden to be imported or exported, according to the pleasure of Princes, which are absolute Governours in their Havens, Harbours, Ports, or Creeks.

If a Factor commit any unlawful act by the direction of the Merchant, be it for ^{Moneys.} the transportation of Gold or Silver into the parts beyond the Seas, or otherwise; and if it happen thereupon that the same be taken, the Merchant beareth the loss: And yet the Factor is subject to pay trebble damages by the Law, if it be followed within the year; or may be fined for the same in the Star-chamber, although it be many years after.

If a Factor do pay Money for a Merchant (without Commission) to another man, it is at his peril to answer for it: And if he deliver another mans Money at interest, and take more than the toleration of the Statute (which is ten in the hundred by the year) whereby the said Statute against Usury taketh hold of him, and the Money is lost; the said Factor is to be charged therewith, and to make good the Money unto the Merchant.

If a Factor, having received other mens Goods or Moneys into his custody, be ^{Lost goods.} robbed of the said Goods and Moneys, he is to bear the loss, and to make good the same unto the Merchant; but not in case where the unmerciful Elements of Fire and Water shall destroy the said Goods or Moneys, or where a Town is sacked or pilld: Which is always to be born by the owner or proprietary of the same.

Damnified
Commodities.

If a Factor buy a Commodity, which afterward becometh damnified by some accident or casualty, whereby the Merchant (for whose account he bought the same) becometh a loser; that Factor is not to be charged with any part of the loss. But if the Commodities were damnified before, then he is to bear some part of the loss, although it hapned to be known afterwards. A Factor bought for a Merchant of *Amsterdam* one hundred tuns of Alloms, which came from *Civita Vecchia*, laden with some Candia Oyl, whereof some part spilled upon the said Allom; afterwards the same being mingled together, was sold and transported to *Amsterdam*, and there sold to the Dyers of *Harlem*, *Amsterdam*, and *Roterdam*; who using the same, found their Cloth stained in divers places; for where the Oyl touched, there the Colour could not take, so that they became great losers, as appeared by divers testimonies. The Factor did thereupon demand reparation of damages of him who had sold him the Allom, and the Merchant did the like of the Factor, for there was above 300 £ lost. Whereupon the matter was much debated amongst Merchants both here and beyond the Seas, and they did deliver their Parecer or opinions in writing, and being found that the Factor had knowledge that some Oyl was spilled upon the Allom, and nevertheless bought the same, he was adjudged by the sentence of Merchants, to pay the one half of the said loss, and the other half was born between the Dyers and the said Merchants of *Amsterdam*: And he that sold the Alloms was cleared and fully paid. So that in these cases the circumstances and accidents are to be considered.

The Parecer
of Merchants.

Loss by
Money.

If a Factor do receive Money for other mens Accounts, which are afterward decried, or some loss doth happen by Exchanging the same, be it upon Copper Moneys, or light Gold taken for Merchandises sold; every man is to bear that loss proportionably according to his sum, and the Factor is to sustain no damage thereby, unless it were for false Coin by him received, which he is bound to know.

Letters of
Credit.

If a Factor be required by a Merchants Letter of Credit, to give Credit unto others, he must look more precisely to observe the same accordingly: Which Letters of Credit are either ample, or restrained to certain conditions and limitation of time, place, persons, sums, and many other circumstances. If they be ample, then is it dangerous for the giver of the said Letters of Credit, and may also procure a loss to fall upon the Factor; wherein consideration must be had both ways. Suppose A. B. of *London* writeth his Letter to C. D. of *Antwerp* in these words; *If E. F. of Amsterdam, or any other of my Friends there, draw by Exchange upon you any sums of Money; it may please you to follow his and my Friends order: I will be your warrant for all, and have a care that all*

Exchange and
Rechange.

shall be accomplished orderly. C. D. of *Antwerp* the Factor, in this case doth accept from time to time many Bills of Exchanges, and paid them accordingly, and taketh up the Money (by the direction of E. F. of *Amsterdam*) for *Spain* and other places; and so continueth the same for a long time, by way of Rechange from one place to another, upon the said Credit of A. B. of *London*. At last this Factor C. D. becometh suspicious, because of this long continuance of Money by Exchange and Rechange, and writeth unto the said A. B. of *London*, to know whether he is contented to continue his former Credit by him given to E. F. of *Amsterdam*? A. B. continueth the same, but with a limitation to a certain sum, not knowing what sum of Money the said C. D. was engaged for the said E. F. of *Amsterdam*, for C. D. gave him no notice of it at that time: Hereupon it falleth out, that E. F. of *Amsterdam* becometh insolvent, and being much indebted to C. D. the Factor of *Antwerp*, this Factor requireth his satisfaction at the hands of A. B. of *London*, according to the former Letter of Credit. A. B. doth answer, that he had restrained and limited the said Credit to a certain sum, which indeed did cut off all former matters, seeing C. D. gave him no notice of the Moneys owing before, and A. B. was only to answer for the Money which was taken up by the second Letter of Credit, according to the sum limited; otherwise A. B. had been cleared of all. But if C. D. did continue those Moneys by Exchange and Rechange, upon the Credit of A. B. and the Factor (with whom he had correspondence) doth become absolver, and thereby C. D. the Factor is damnified and payeth the Moneys running

Limitation of
Letters of
Credit.

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by Exchange, or is bound to pay the same, this Factor is to be saved harmless by A. B. because he took up, or caused to be took up the said Moneys originally: So that his Credit was the efficient cause of it, and the Factor is to be regarded herein in all reason. The Efficient cause always to be regarded

If a Factor do accept Bills of Exchanges of a Merchant, with order to Rechange the same again upon him, or to take it up for Exchange by another place or places, where he the said Factor shall find it to be for the most benefit of the Merchant: If this Factor take up the same according to his best skill and knowledge, although it be found contrary to the Merchants intention, the Factor is not to be charged, and the Merchant is to save him harmless for the principal, with Exchange, Rechange, and all charges of Factoridge.

If a Factor do make over Money for another mans Account by Exchange unto another man or Merchant, before he hath notice that this Merchant is broken, and the Bills of Exchange are not due; this Factor hath authority to countermand the payment of this Money, although the party upon whom this Bill of Exchange is directed, had accepted the same. And if the said party should pay the same before it was due, he is to repay the same again to the said Factor, as having paid it to his own wrong, contrary to the Custom of Merchants in Exchanges.

If a Factor do freight a Ship for some voyage to be made going and coming, for a Merchants Account, and by his commission and order, whereof a Charterparty of freightment is made by Indenture between him and the Master of the Ship; this Factor is liable for the performance thereof, and to pay the freight of all things accordingly. But if the Ship be only freighted outwards, and the Factor ladeth the same with some goods, then these goods are liable for the freight, and the Master can demand nothing of the Factor by the Charterparty, but must look to be paid by the party that receiveth the goods, according to the Bill of lading; whereby it is conditioned, that the freight shall be paid upon receipt of the said goods. And so is it also if a Ship be freighted to go to divers parts, as it were bound from one place to another, and to be free in the last place of his discharge: For the Master must still have an eye to be secured by goods, unless there were an expresse condition made in the Charterparty to the contrary, or that the Ship were freighted by the great for a certain sum of Money to be paid by an agreement. Freighting of Ships.

If a Factor do freight a Ship for another man, or for his own account, and when it comes to the place appointed to unlade, there are no goods to relade the same, or there wanteth Money for the lading thereof; if the Master do not stay out all his days of demourer, agreed upon by the Charterparty of freightment, and make a Protest against the party that he was consigned unto, to give him his lading within that time, but cometh away before that time be expired, and although he maketh a Protest, for that he is not laden; yet the Factor is to pay him no freight at all, unless for the freight outwards it were conditioned by the Charterparty. But if the Master do stay out his time, then the Factor is to answer the freight, although the Master had laden his Ship with Salt for his own account: For if the said Ship had been laden only with Salt by the Merchant which it may be would not pay half the freight, yet the Factor or Merchant may at their pleasure abandon the same to the Master for his freight, and the Master can demand no more of the Factor by the Charterparty. But if the Master doth take in Salt, and lades his Ship by his own means, before the days of demourer are expired, and that by some condition made by the Factor, he may claim freight: Then the Factor is to have the benefit of the Salt in defalcation of the said freight. Bills of lading.

If a Factor do freight a Ship for a Merchant, and afterwards the said Ship is taken to serve the King some few days, within the time agreed upon for the lading; and hereupon the Merchant disclaimeth the freighting of the said Ship, albeit the Factor did proceed to lade the same: In this case the Factor shall not bear any loss; but what dammage shall be adjudged to the Master, the Merchant is to save the Factor harmless of it. Protest for not lading.

If a Factor do hire a Ship by the Moneth for another Merchant, or for his own account, Goods to be abandoned for the freight.

count, and ladeth the same being ready to depart; afterwards the King makes a general Embargo or restraint upon all Ships for a time; the Master cannot demand any freight of the Factor for and during the said time of arrest: And if the Ship be unladen again, and imployed in the Kings Service, the Factor is free of all agreements or Covenants with the Master.

Money given
for freighting.

If a Factor do receive a sum of Money of the owners of a Ship, in consideration that he freighteth the said Ship for a voyage, promising to repay the said Money at the return of the said voyage: If the said Factor hath freighted this Ship for another mans Account, this Merchant is to have the benefit of this Money during the time; and if the Factor conceal the same, he is to repair the damage thereof, which is to be considered both for the interest, and adventure of the Seas, for the said owners bear the same: And it is supposed that the Merchant would have assured so much the less, or (by employing that Money toward the lading of the Ship) he should disburse so much Money less to make the said voyage; and it may be thought, that in regard of that Money, the freight is made the greater, whereof the said owners of the Ship have had a consideration, by disbursing the same.

Assurance.

If a Factor be required to make assurance for a Merchant upon a Ship or goods laden for a certain voyage, and have Moneys in his hands to pay for the *Premio* or the price of Assurance; and this Factor doth neglect the same and giveth no notice of it to the Merchant, who might have made assurance in another place, and the said Ship or goods do perish at the Seas: This Factor is to answer the damage, unless he can give some sufficient reason for the non performance of the said Order or Commission.

Composition
made without
order.

If a Factor having made assurance upon goods laden, which afterward are taken by the enemy, maketh any composition with the Assurers for the same, without Order or Commission for it, he is to answer the whole Assurance to the Merchant. A Merchant caused a Ship to be freighted and laden with Commodities for *Constantinople* by a Factor of *London*, himself dwelling at *Antwerp*, and being a Subject to the King of *Spain* in the late Wars, caused 2000 £ to be Assured at *London* upon the said goods; the Ship and goods was taken by the Gallies of *Sicily*, and brought to *Palermo*, where it was proved that the goods did appertain to the King of *Spain* his Subjects, but that there was 2000 £ Assured at *London* by English Merchants, their Enemies in those dayes; pretending thereupon to take the said goods for forfeited, or so much of them as should amount to the sum so Assured. Hereupon the Assurers, having intimation from the Factor of it, desired to make some composition, to avoid that danger, whereby the goods also might be sooner cleared, and the possession obtained for the owner and proprietary thereof, which was the Merchant of *Antwerp*, wherein expedition was required. The Factor, in regard of the said expedition, did not stay to receive an answer from the Merchant what he should do, but maketh a composition with the Assurers, for 60 £ for the 100 £ to be paid instantly. The goods were afterwards all recovered, whereof so much as had bin Assured, was formerly relinquished unto the Assurers, for the Merchant would not condescend to make any composition with the Assurers. So that the Factor did bear the adventure to lose 2000 £ for some 1200 £, which he had received, if the goods had not been recovered: And therefore the said Factor took to himself the benefit of this composition, by the advice of the experienced Merchants.

Accounts.

If a Factor by error of Account do wrong unto a Merchant, he is to amend and make good the same, not only for the principal, but also with the interest for the time. So on the contrary, if a Factor for his own wrong have forgotten to charge the Merchants Account with some parcels paid out for him, or made over by Exchange; the Merchant is to answer for it with interest for the time. In these precedent observations are comprised all other cases of differences which may happen between Factors and Merchants.

CHAP. XVII.

Of the begining of Sea Laws.

HA V I N G in the former Chapters methodically intreated (as also in this hitherto) of the matters therein intended; nevertheless according to the Contents of them, the matter being of several natures, runneth promiscuously, but in the end will perform the work. For as the roundness of the Globe of the World is compounded of the Waters and the Earth; so this worke of the Law Merchant cannot be compleat without the Sea Laws, so called (Laws) because they are written and known: For without Navigation, Commerce is of small moment, so that the Land affaires shall be intermixed with Sea-faring matters accordingly.

Some do attribute the first making of Sea Laws to the *Phœnicians* and *Carthaginians*, because *Pliny* doth ascribe the Art of Sailing unto them. But by the most antient Records the beginning must be from the inhabitants of the Island of *Rhodes*, scituated within the *Mediterranian* Sea, who were most famous for Shipping and Sailing, (as *Strabo* hath written) and surpassing all Nations in the knowledge of equity in maritime causes: And the *Mediterranian* Sea was for above one thousand years only ruled by their Law, called the *Rhodian* Law, although augmented with some additions by the *Romans*. At last (as some have recorded) when all sorts of Laws by the everfion and lacerating of the *Roman* Empire were in a manner Buried, the Rulers of *Rome* in the year 1075 made new Sea Laws and Statutes, and so did every cheif Sea-faring Town upon the said *Mediterranian* coast, adding thereunto other Ordinances. So did they of *Marseilles* in the year 1162; *Gennoa* in the year 1186; they of *Peloponessus* called *Morea*, in the year 1200: The *Venetians* in the year 1262; *Constantine* 1270; *James* King of *Arragon* the said yeare; *Peter* King of *Arragon* 1340; and they of *Barselona* 1434: Which Laws are are collected and extant unto this day. But on the great Ocean Seas the first Laws were made by the inhabitants of the Island of *Oleron*, scituated on the Sea Coast of *France* near *S. Martin de Rea*, against the River of *Char-*
ante, which was called *Le Roll d'Oleron*: By which the controversies on that Coast were determined, and the said Laws were afterwards dispersed and brought in use in *England* and the *Low-Countreys*: Whereupon divers Statutes both in *England* and *Scotland* have been inacted for Sea-faring business; and in like manner divers ordicances in the *Low-Countreys*, especially since their Fishing trade began.

Rhodian Law.

The Law of Oleron.

Edward the third King of *England*, caused with the advice of divers men of knowledge and experience in martime causes, divers Articles to be set down, and these were inrolled and obeyed for the government of the Admirall Court. And the *French* King *John* made his Contracts with King *Edward* accordingly, concerning the Fishing trade, as by the Records extant in the Tower of *London* (where I have seen them) may appear.

Admiralty Court in France.

Francis the *French* King, and *Henry* the third of *France*, have made some Statute-Laws concerning the Courts of Admiralty; but the substance of all doth concur and agree with the Laws of *Oleron*, whereof we shall intreat more hereafter.

Frederick the second, King of *Denmark*, at a Parliament holden at *Coppenhaven* in the year 1561, hath abridged, as also set down certain Acts or Statutes for the ruling

ruling of Sea matters, but for the most part agreeing also with the said Laws of *Oleron*, which you shall finde in this Treatise set down upon every occasion offered unto me, to make Application of them in the Chapters following.

CHAP. XVIII.

Of the manner of Proceedings in Sea-faring Causes.

ALL controversies and differences of Sea-faring Actions or maritime causes ought to be decided according to the Sea Laws, which took their beginning from Customs and Observations; and from them is the interpretation of the said Law to be taken. And if any Case shall fall out that was not known before, neither written down and authorised as a Law, then the same is to be determined by the Judge, with the opinion of men of experience and knowledge in the said Sea-faring Causes. And herein is all convenient expedition required, that the matter may be summarily and briefly determined, especially in Cases of Shipwrack, wherein delays or protraction in Law is a to vex such afflicted persons.

Witnesses in
causes Maritime.

Therefore to prevent Appellations, present execution and restitution of goods is used in causes of spoil, upon caution first found by the spoiled, to satisfy the condemnation to the Judge, if there be just cause found of Appellation: And to this end also it is permitted, that witnesses of the same Ship may be examined, although the adverse party be not called thereunto, Merchants and Mariners Sailing together in one Ship may beare witness each to other, and Mariners against the Master, when they are free and out of his command.

The Plaintiff is to finde Sureties to pay costs and damages if he do fail in his proof; and the Defendant is to put in caution to satisfy the sentence, *Judicium cisti*, & *Judicatum solvi*.

Difference between caution in the Admiralty, and Bail at the Common Law of England.

If the Defendant doth stand out, or commit a contempt by not appearing to defend himself or Ship, or things challenged; the Judge of the Admiralty may (after four defaults entred) deliver the possession of the said Ship, or any other thing, or part thereof, to the Plaintiff, putting in Sureties for one year and a day; and if the party appear not within that time, then the property is finally adjudged to the Plaintiff. And if he do appear within the time, offering to pay the expences, and putting in caution to obey and perform the definitive sentence he shall be admitted. But his Caution or Sureties are liable absolutely for all from the beginning, and cannot be discharged, as the Bail may be at Common Law, bringing in the party at convenient time. Summons and Citation are not needful, where the Ship or goods in question are forthcoming, but may be done in the same places where it lieth, or goods are found.

If any man be arrested or troubled for the like matters, he is presently to be discharged upon Sureties, and especially Mariners, because they shall not be hindered of their voyage: Which he may do with so much goods, or the value thereof, as he hath on Ship-board, at the Judges discretion: Because otherwise Traffick and Commerce is hindred.

CHAP. XIX.

Of Buying and Selling of Commodities by Contract.

THE Buying and Selling of Commodities by Contracts may be distinguished three manner of ways, namely, Regal, Notarial, and Verbal.

The Regal Contracts are made between Kings and Princes, and Merchants, which caused the Kings of *Portugal* to be called Royal Merchants. For whereas the *Venetians* had the trade for Spices and other Commodities of the *East-Indies*; the *Portugals* upon the discovery of those parts by Navigation did bereave the *Venetians* of that trade, as by the revolution of time, other Nations have almost compassed that trade of Spices, and taken the same from the *Portugals*. The Kings of *Portugal* had alwayes the one moiety of the Pepper by way of Contract, and for that they would Contract again with the *Germans*, or other principal Merchants of other Nations and of their own, to deliver the same upon a price agreed, upon the arrival of the Carrackes at *Lixborn*, according unto which it was Sold again with reputation to other Merchants, and disperfed into divers Countreys; and so was it also done for Cloves and Mace, and sometimes for Indico, and the payments were made by assignation in the Banks of *Madrill*, *Lyons*, and *Bizanzon*, and sometimes at *Florence* and other places: Hereupon was the Contraction house at *Lixborn* erected and named accordingly, where the said Spices and Commodities are Bought and Sold again.

Regal Contracts called by the Civilians solemn.

Such are the Contracts which the King of *Spain* doth make with Merchants for the provision of Corn for his Towns in *Africa* upon the Coasts of *Barbary*, as *Centa*, *Mofegam*, *Tanger*, and other places, the payment whereof hath been made again by Pepper, upon some especial Contract, and the Merchants have thereupon also made other Contracts with Merchants of the *Low-Countreys* to deliver them that Pepper at *Amsterdam*, and to take Corn in payment. But the case is since altered by the Incorporating of the *East-India* Trade.

Such were the Contracts made by the *French* King *Henry* the third, with the great Merchants of *Italy*, called *Le grand Party*, for Salt, which they by authority did ingross for the King, and brought also from other Countreys by sole permission, causing every household in all *France* to make a proportion yearly, or to pay for it, whether they had occasion to use it or not; which was an *Italian* invention, and for this they paid by Contract unto the King 600000 pound sterling (being two millions of *French* Crowns) yearly.

Such were the Contracts which Queen *Elizabeth* of blessed memory made with Merchants of *London* for the provision of Victuals and Apparel for the Souldiours in *Ireland*, during the late Wars with the Earl of *Tyrone*, which did amount to very great sums of Money; inso much that the several Contracts for Apparel came to ninety thousand suits of Apparel, as I have seen by the Records and accounts extant in his Majestys Court of Exchequer.

All these and such like Contracts are made by Commissions granted for that purpose to some great Officers of the Kingdom, who have thereby authority to Contract for the same with Merchants and others.

Notarial Contracts have partly dependance upon the same; for when those Merchants which have Contracted with Kings or Princes, are to provide suddenly those things

Notarial Contracts called Publick.

Conditions of
a Merchants
Contract.

Defective
Contracts.

things which they have contracted for, or to dispose of the Commodities which they have bought or ingrossed into their hands: Then they deal with other Merchants, either to provide them of such Commodities, or to sell them such as they have bought. And these Contracts are made by publick Acts or Instruments before Notaries, to the end that all things agreed upon on either side may be duly accomplished. And in these great Contracts beyond the Seas, the payments are (the most part for great sums) made in Banks also, because of the commodiousness of it, as you shall note hereafter. Besides this, many Merchants do make Contracts, and pass them likewise before Notaries or Scriveners, because that things Contracted for many require time to effect them. As for example, a Merchant Adventurer selleth unto a Merchant of *Middleborough* two or three hundred Clothes of known marks (whereby the goodness is also known) at a certain price, the pack of ten Clothes, to be delivered at *Middleborough* from time to time, during the space of six Months, and the *Middleborough* Merchant doth agree, that for the payment of these Clothes he will send to the Merchant Adventurer Linnen Cloth, and divers other Commodities to be sold in *London*, to pay himself as aforesaid; which Commodities are also sent from time to time, within the compass of the said time of six Months, and the reckoning between them shall run accordingly. Hereupon a Contract is made in writing before a Notary publick, and therein divers conditions are to be specified and observed. First it is agreed, that concerning the price of the Clothes sold, amounting to such a sum sterling Money, called lawful Money of *England*, there shall be given for every twenty shillings or pound sterling, so many shillings and pence as they shall agree, according to the price of Exchange amongst Merchants, and these are shillings and pence Flemish Money, whereof there is 35, or 36 shillings, or 35 shillings and six pence, or 36 shillings and 8 pence given or allowed in account between them for twenty shillings sterling, and so after the rate for so many hundred pounds or thousand pounds as the Clothes may amount unto. Secondly it is agreed, that the Merchant Adventurer shall bear the Adventure of his Clothes, and deliver them upon his Adventure, charge, and danger of the Seas, with all casualties, unto the *Middleborough* Merchant, within the Town or Warehouse of the Merchant there: And likewise that the *Middleborough* Merchant shall bear the Adventure of his Linnen Cloth, and other Commodities, answer the Kings Customs, and all other charges incident upon the said Commodities, until they be freely taken up into the Merchant Adventurers Ware-house here. Thirdly, it is agreed between them (these forrein Commodities being sold payable at times of payment) that if any bad debts should be made thereby, either the *Middleborough* Merchant is to bear the loss thereof, or else the Merchant Adventurer doth take the hazard and Adventure of it upon him, for the consideration or allowance of double Factorage, or two upon the hundred. Fourthly it is agreed between them, that if the payment of the Commodities of the *Middleborough* Merchant be not made within the time of six Months, according as the Clothes were sold; then the Merchant Adventurer is to have allowance for the Money by him not received within the time, after the rate of ten upon the hundred for the year. Lastly, (because the Merchant Adventurer takes pains in the selling of the Merchandise and Commodities of the *Middleborough* Merchant to pay himself) it is also agreed upon, that the Merchant Adventurer shall have allowance of Factorage for it, after the rate of two *pro Cent.* which he should have given to another Factor to sell the same for him. This is the substance of a Merchants Contract, wherein it seemeth all things have been well considered and agreed upon; yet the principal matter for good and sure dealing is omitted, which is not only to covenant that the *Middleborough* Merchant shall send him good and Merchantable Wares or Commodities to make Money of, or to sell to good Customers that will make him good payment; but especially, that the Merchant Adventurer shall not be compelled to send him more Clothes than the value of the Commodities received shall amount unto from time to time. And further, if he do not send him within the time the quantity of Commodities requisite to pay himself for so many Clothes; the said *Middleborough* Merchant shall pay him the damages sustained by the employment of his Money in Clothes

Clothes, or a certain sum of Money agreed upon between them for non-performance thereof.

In like manner a *London Merchant* doth Contract with a Merchant stranger here, and Buyeth of him a certain Commodity, whereof the goodness is commonly known by the mark, or otherwise by the Fabrick or making; as Velvets, Sattin, Silks, Fustians, or other Commodities to be here delivered unto him by such a day, or within so many Moneths, at the price agreed upon between them, with the manner of payment, and other conditions agreed also. Hereupon likewise passeth a Notarial Contract, which is performed accordingly. But put the case that the price of the said Velvets and Silks by some accident or occasion doth fall, and the *London Merchant* doth repent him of his Bargain and Contract, and now some of the said forreign Commodities are come from beyond the Seas, and arrived within the River of *Thames*, whereupon the Merchant stranger giveth notice unto him of it, and the *London Merchant* seemeth unwilling to receive the said Commodities, and is constrained either by a Scrivener or Witness to offer unto him the said Commodities according to their Contract. Here note that this offer or tender so made is of no validity or force in Law; for until the Kings Custom is paid for the said goods, and that you have received them into your power or custody, you can make no lawful offer of them. Moreover, if you have paid the Kings Custom for them, and have them in your custody and power, and do make tender of them before the time, yet the Law is not satisfied herein, but you must tender them also upon the last day of the delivery, because the damages to be given unto you by Law must take a certain ground from the limitation of time, and not upon casualties; for it might fall out, that the price of the said Commodities should rise within that time, and you might Sell them for a greater gain, and by that time of the last day of your delivery they might be fallen again in price, and you might have provided another parcel for the same; so that both by the Common Law and the Law Merchant you are to make your tender upon the very day by a Scrivener or with competent Witness, whereof I have seen sufficient trial in Law. And according to these two examples, you may judge and consider of all other the like Contracts we call Notarial.

Tendering of
Commodities
Sold by Con-
tracts.

Verbal Contracts are made between party and party, or by means of Brokers or Mediators, and that only by word without writing. Such are the dayly Buying and Selling of Commodities, either for ready Money, or payable at some dayes of payment; wherein the meditation of a Broker is most necessary. For as it would be troublesome to use Scriveners in every bargain, so is it commodious to use the means of Brokers; the Commodities are not only Bought and Sold with more credit and reputation, but all controversies which do arise by misadventure or otherwise are sooner determined, and a Sworn Broker is taken as a double Witness, if he do produce his Book, with a *Memorandum* of the bargain, as the same was agreed between both parties. By which many Variances are reconciled, and Differences (like to fall out) are prevented.

Verbal Con-
tracts called
privat.

I had almost forgotten the most memorable Contracts that ever were, whereby the Philosophers *Elixir* or Stone is found, turning Lead, Paper, and Ink into Gold and Silver; which is the Contract of Popes for the *Crusados* or Bulls, whereof there are certain Contractors, who for a certain sum of Money yearly to be paid, do receive authority to disperse the said Pardons or Bulls into the *West-Indies*, *Peru*, *Nova Hispania*, and all those quarters of the World, and every reasonable Soul must have one of them yearly. And that this is the most beneficial Contract, I prove thus.

The most be-
neficial Con-
tract.

In the year 1591, Pope *Sixtus Quintus* caused two Ships to be laden out of *Spain* for the *West-Indies* as aforesaid, with some 100 Butts of Sack, 1400 little Chests, containing each of them three ordinary small Barrels of Quick-silver, weighing 50 lb the piece, to refine the Silver withal in the said *Indies*; and moreover, a great number of packs of the said Printed Bulls or Pardons granted at that time, to make provision against the Hereticks; forso much that the great *Armado* in year 1588 had so

much exhausted the Treasure of *Spain*. These two Ships were met withal at Sea by Captain *White*, who was laden and bound for *Barbary*, and brought into *England* by him, where the Commodities were Sold; but the Popes Merchaudise (being out of request) remained a long time in ware-houses, at the disposing of Queen *Elizabeth*; until at last, at the earnest request of her Physitian Doctor *Lopez*, the gave all the said great quantity of Bulls unto him, amounting to many thousands in number. This Courtly Merchant, falling in communication with an *Italian* Knight who had been a Merchant, did conclude with the said Knight to make a partable Voyage between them, and to send those Bulls into the *West-Indies*; and accordingly a Ship was freighted and laden with the said Bulls and some other Commodities, and did perform the said Voyage to the *Indies*. But no sooner arrived, the Popes Contractor for that Commodity did seise upon all the said Bulls, and caused an information to be given against them, that they were infected, having been taken by Heretiques. It was alledged that they were miraculously saved, but lost they were and confiscated, and so Covetousness was well rewarded. But running to prove this beneficial Contract, I was at the time of the taking of the said Bulls, willed by Authority, to make and estimate what the lading of these two Ships might cost, and what they might have been worth in the *West-Indies*, according to the rate of every Bull, taxed at two Royals of plate, and some four, and some eight Royals, according to their limitation, every one being but one sheet of Paper. And by one computation the lading did not cost fifty thousand pounds, and would have yielded above six hundred thousand pounds. For these Contracts are fervent and full of devotion, containing also a commandment, That their beds should be Sold, rather than any one should be without a Bull; for the safety of the Soul was to be preferred before the health and ease of the Body.

The Pope his Merchandize,

Now before we entreat of extravagant Contracts in the Buying and Selling of Commodities in some places, it will not be impertinent to note the observations and opinions of Civilians concerning Merchants Contracts, which have they distinguished to be solemn, publick, or private, as in the Marginal Notes is before declared, to the end all Controversies may be avoided in the said Merchants Contracts.

Merchants Contracts are to be plain.

The Civilians writing *de Contractibus Mercatorum*, or of Merchants Contracts, make many distinctions; but the conditions agreed upon between them are chiefly considerable, and to be well declared, to avoid ambiguity and constructions, and reciprocal things to be performed on both sides, which bindeth them better. So that if a Contract be broken, whereby the one party is Damnified for the want of his Money or Goods not delivered, whereby he can make no benefit, and is hindred in his trade by *Lucrum cessans*, or the getting; the other party may justly demand recompence for the same, especially if he be a Merchant: Otherwise some Civilians make the same questionable, as Fisher-men Fowlers, and Hunters, which say they cannot demand any loss for want of their own, because by their professions they are uncertain, whether they shall catch or take any thing by their art. Nevertheless the Merchants Court hath an especial care to perform well with Fisher-men, and that with all expedition of justice they may be dispatched to follow their trade, without any intermission of time.

Fisher-men are to be respected upon Contracts. The first damage upon Contracts to be regarded.

This damage sustained by Merchants or others, for the non-performance of Contract, cannot be demanded by a continuance of time running *Ad infinitum*, during the matter in question, but must be demanded according to the first damage received, as the party can duly prove the same, either by Witnesses or upon his Oath, as the cause may require.

Therefore when Merchants are contending in many Courts of Equity or Law, where they are delayed for many years in continual suit, at their great charges; then it tendeth to the interputation of Trade and Commerce in general, and the overthrow of parties in particular; whereof the Law of Merchants hath a singular care to provide for, and therefore doth many times (though not without danger) admit the proof to be made upon the parties Oath, if Witnesses be absent.

Penalties upon Contracts.

The penalties and forfeitures upon any Contract limited and expressed, be it *Nomine pœne* or otherwise, are therefore much to be considered of in Equity to make them stand,

stand, and to be effectual for the maintenance of Faith and Credit between Merchants, and they are consequently much approved by all Civilians, and by their Law allowed.

In all Contracts made for a Copartnership in providing of a joint stock, is to be observed, that one or the some of them do not defraud the other. Also it is approved that they may Sell their adventure to others, and the Buyer is to take the Account according to the Contract, for the Account given to the other parties in societies doth always bind the Buyer proportionably in these adventures; and the parties dying, the Widow or his Heirs are to accept thereof accordingly, both by the Civil Law and the Custom of Merchants. As is well observed by the Society of the Merchants Trading to the *East-Indies*, both in *England* and beyond the Seas. For it is accounted any danger to trust a Society, and to deliver Money for Trading, and were no damages or adventures to be borne is usurious, as shall be declared hereafter.

Observations
in partable
Contracts.

To enter into consideration of some Verbal Contracts, some Customs are to be observed, which the Civilians make questionable. A Merchant doth deliver some Money unto another Merchant, to be employed by him for Commodities, or to be put forth to use for both their benefit and profit, without any limitation of time agreed upon between them; the question is, when this Merchant that did deliver this Money may call for it again? Wherein most Civilians are of opinion, that the same cannot be demanded before the year be expired. Which seemeth the more reasonable, if the Law will not allow unto the other party a loss sustained thereby, by Fire, Water, or any other casualty, unless he do declare and manifest the same within the year. Nevertheless if this Money were delivered to one that maketh a continual gain by Money, as some Goldsmiths do, by taking the same for two, three, or more dayes, and allowing benefit for it; then it may seem reasonable that the Money may be demanded at all times, upon warning given for the time, without which no man may be supposed to be so careless in the delivery of his or other mens Money by a Verbal Contract, as the said Civilians have surmised.

Verbal Con-
tracts for Mo-
ney, &c.

Again, suppose this Money were delivered to a Father and his Son jointly, whether the same shall be redemanded of the Father and the Son by equal portion half and half, or of them both? Hereupon they are of opinion, if the Father did receive the Money, and that the Son be under the government of the Father, then the Father is to answer for all. But if the Son do (as it were) govern the Father, because he is old, then the Son is to answer for the Money. Now the Law-Merchant obligeth them both to answer for the said Money, unless the Son were under years. But this question may be thought extravagant, for Contracts are commonly Notarial in this case, and between Partners, and where one Partner bindeth another, it is to be understood to continue the time of their Partnership; whereas to become bound each to other, for so much as shall be found due, is casual and full of cavillation. So that (as before is remembered) every thing is to be plainly expressed, but especially to be carefully observed between Partners. For the Stock also between Partners by Contract to continue in Trade, is to be without diminution, or any other employment to be made, during the said Copartnership, which is limited therefore for a time, and not by Voyages or Employments: The charges on both sides to be limited. But hereof more upon the title of Partners or Companys.

Notarial Con-
tracts surest.

To make these Notarial Contracts more authentick and sure, when due regard is had of reciprocal actions, to evold *Nudum pactum*, the Bonds made by each party to other in sum of Money for the performance thereof, are to be preferred before the limitation of a penalty contained in the Contract; albeit that these Bonds being put in suit, causeth the other party to fly into the Chancery; but the Merchants Courts proceed herein with more expedition.

There are also certain Merchants Contracts, which in regard of the conditions are called Extravagants, because the manner either of Buying or Selling of Commodities, and the payment made for the same is rare, and but used in some places, which nevertheless are made in writing by Notarial Contract, or by the Brokers Book recorded, whereof I think fit to make a Chapter apart,

Extravagant
Contracts.

apart, touching Commodities Sold by Brokers, as hereafter may appear.

Conditions to
be observed in
them.

A Merchant of *Spain* dealing for the *West-Indies*, *Nova Hispania*, *Terra firma*, or *Peru*, and other places in *America*, will Buy a round quantity of *German* Commodities or Manufactures made there, and in the *Low-Countrys*, either Ironmongers wares as Hatchets, Axes, Knives, Bells, Beads, Needles, Balons, Candlesticks, Counters, Locks, Nails, and divers sorts of Commodities; and he is made acquainted by the Invoice or Cargallon of those goods, what they did cost in the places from whence they came, where the Merchant owner of the said wares hath augmented his price in the said Invoice, and so the *Spanish* Merchant doth make him an offer of so many Maludies for every pounds *Flemish*, or *Hamborough* Money, or for every Dollar or other coin whereby the same was Bought, according as the party by his observation is able to judge of the value thereof, by his often Buying of the like: But the payment is agreed to be made sometimes after the return of the *West-Indies* Fleet, that is, when most Ships going outward shall return again into *Spain*. But whether the Buyer of those goods do receive the return of any provenue of the said goods or not, is a matter not material to the Seller of the goods, for he beareth no adventure of bad Factors, evil pay-masters, or other accidents, but must be paid at the time agreed upon, according to the ordinary custom thereof, unless it were agreed that he should bear the Adventure of the Seas for a sum in certainty in nature of assurance, or upon some unexpected alteration which might happen in the said assurance, which is another Contract, as hereafter will more amply appear in his proper place.

Money pay-
able at the re-
turn of the
Fleet.

Another Merchant Selling by Contract, some Commodities to be delivered at the return of the said *West-Indies* Fleet, *Posito* a certain quantity of Cutcheneal, as the price shall be broken in *Spain* upon the arrival of the main Partida; this Merchant commonly taketh a summ of Money before hand, whereof he alloweth interest for the time, or else he abateth a certain allowance in the price of the Cutcheneal less than the price, which by the authority and consent amongst Merchants is made, that is to say, if the best sort called *Misteca* be set at 40 Ducats the Roove of 25 lb weight, he shall abate him after 20 or 25 *per* 100. Now if the price of Cutcheneal be high or low, the interest of his Money formerly disbursed (by the said abatement) must needs be accordingly. So that the best advantage is to take the interest after a rate certain, and the price of the Cutcheneal is as it shall and may fall out, the like may be observed for all other Commodities. The Bankers have found the same by experience, by dealing with the Kings of *Spain* and *Portugal*, when they make Partidos with them, to furnish them with Moneys in their occasions, by making them to pay Exchanges and Rechanges for it after a great rate. And nevertheless, they will be sure to have Pepper, or any other Commodity, at a certain rate agreed upon between them, or else in ready Money payable also at the return of the said *West-Indies* Fleet, albeit they do not bear the adventure of the Silver Bullion or Royals of Eight, rather admitting a Clause, that if the treasure doth miscary, they shall have their Moneys repaid within a certain time, and interest of 7 *per* 100, unless it be they agree for the Pepper belonging to the King, for many years to be taken at a reasonable price, they bearing the adventure of the Seas. As the Lords Foulkers of *Germany* did Contract in the year 1592, with *Philip* the Second, King of *Spain*, whereby they became losers, by the taking of the great Carrack the Mother of God at the Seas the next year following. Now because in the preceedent Chapters we have spoken of a Bank, and the payment of Bankers, it will not be impertinent to intreat thereof, before any further proceeding, to the end this matter may be understood of every Merchant and others:

CHAP. XX.

Of Banks and Bankers.

A BANK is properly a Collection of all the ready Money of some Kingdom, Commonwealth, or Province, as also of a particular City or Town, into the hands of some persons licensed and established thereunto by publick authority of some King, Prince, or Commonwealth, erected with great solemnity in the view of all the People and Inhabitants of that City, Commonwealth, or Kingdom, with an intimation thereof made divers times, to be upon such a day in the open Market place, where a scaffold is purposely erected, with an ostentation of great store of Money of Gold and Silver, supposed to belong to these persons or Bankers so established; which is unto them an attractive power to persuade, allure the Common People to bring their Moneys into these Bankers hands, where at all times they may command it, and have it again at their own pleasure, with allowing them only a small matter of five upon every thousand Ducats or Crowns, when any man will retire or draw his Money into his own hands again; which although it be but in 20 years, yet during all that time they are to have no more: So that these persons or Bankers do become as it were the general Servants or Cashiers of that Province, City, or Commonwealth.

The description of a Bank.

These Bankers, as they have their Companies, Factors, or Correspondence in the chief places of Trade in *Europe*, so must they also keep account with every man, of whom they have received any Money into their Bank, out of which number no man of that Jurisdiction is almost exempted, but generally all men are desirous to please them, and to bring their ready Money into their Bank, as also such Money as they have in forrein parts. In regard whereof these Bankers do give them great credit; for if any man have occasion to bestow in Merchandise, or to pay in Money 3 or 4000 Ducats, and have but 1000 Ducats in the Bank, the Bankers will pay it for him more or less, as the party is well known or credited, without taking any gain for it, although it be for 3, 4, 6, or more Months.

This seems to be a great Commodity (as no doubt it is to men in particular) but being well considered of, it will be found a small friendship, and no more in effect, than if a man did participate the light of his candle to another's mans candle: For what is this credit, or what are the payments of the Banks, but almost, or rather altogether, imaginary? As for example, *Peter* hath 2000 Ducats in Bank, *John* hath 3000, and *William* 4000, and so consequently others more or less: *Peter* hath occasion to pay unto *John* a thousand Ducats, he goeth to the Bankers at the appointed hours (which are certain both in the forenoon and afternoon) and requireth them to pay 1000 Ducats unto *John*; whereupon they presently make *Peter* Debtor for one thousand Ducats, and *John* Creditor for the same sum: So that *Peter* having assigned unto *John* 1000 Ducats, hath now no more but one thousand Ducats in Bank, where he had two thousand before; and *John* hath four thousand Ducats in the same Bank, where he had but 3000 before. And so in the same manner of assignation, *John* doth pay unto *William*, and *William* unto others, without that any Money is touched, but remains still in the Bankers hand, which within a short time after the erection of the Bank, amounteth unto many millions; and by their industry they do incorporate the same; which may easily be understood, if we do but consider what the ready Money and Wealth of *London* would come unto if it were gathered

The manner of the Bankers payments,

gathered into one mans hands; much more if a great deal of riches of other Countryes were added thereunto, as these Bankers can cunningly compass by the course of the Exchange for Moneys, the ebbing and flowing whereof is caused by their motion from time to time, as in our treatise of Exchanges is declared.

But some will say or demand, Cannot a man have any ready Money out of the Bankers hand, if he have occasion to use it? Yes that he can: But before he have it, they will be so bold as to know for what purpose he demandeth the same, or what he will do with it. If it be to pay any man withal, that they will do for him, as having account almost with all men; for he is accounted to be of no credit, that hath not any Money in Bank.

If he do demand it to make over by Exchange in some Country, they will also serve his turn, in giving him Bills of Exchanges for any place wheresoever, because they have their Companies or Correspondence in every place.

If he do demand it for his charges or expences it will be paid him forthwith, because it is but a small sum, and in the end the Money cometh into their hands again.

If they pay out Money to any man, that having Money in Bank, will bestow the same in purchase of Lands, they will still have an eye to have it again in Bank one way or other, at the second or third hand; so that they once being possessed of Moneys, they will hardly be dispossessed; and their payments are in effect all by Assignment, and imaginary.

And if they have any Money in Bank belonging unto Widows or Orphans, or any other person that hath no occasion to use the same, they will allow them interest after four or five upon the hundred in the year, at the most, and that upon especial favor; for every man seeketh to please them, as in matter where *Commodum privatum* beareth the rule: For they can easily please men in particular in giving them some credit of that great credit which they have obtained in general.

The Money then remaining in the Bankers hands is employed by them to other uses and purposes.

The Bankers Trade.

First, they do deal with great Princes and Potentates, that have need of Money for the maintenance of their Wars; as the *Genevoises* and *Germans* did with the Emperor *Charles* the fifth during the Wars in *Germany*; and as the *Florentines* and others have done with *Philip* the Second, King of *Spain*, and also with his son *Philip* the Third late reigning, causing him to pay 20, 25, 30, and more in the hundred by way of Exchange and Rechange, supposed to happen accidentally.

The beginning of the Bank at Amsterdam.

Secondly, they ingross thereby divers Commodities into their hands. And lastly, they carry thereby a predominancy in ruling the course of Exchanges for all places, where it pleaseth them; wherefore the City of *Amsterdam* (to countermine them) have in the year 1608 also erected a very great Bank, for the which the said City hath undertaken to answer, whereby they are always stored with Money, as appeareth, that the same is plentifully to be had at interest, at six and seven in the hundred by the year, and some at five and under. This Custom is now so settled there, that it is as effectual as any Law.

Bankrupt.

Of the breaking of some of these Banks is the name Bank rupt derived: For when Princes do not accomplish with them then they cannot hold out, unless they have great estates of their own. *Philip* the second, King of *Spain*, in the year 1596. was constrained to give *Facultad Reall*, that is to say, a Power or Faculty Royall, or a Protection unto the Banks of *Madril* and all their Associates for four years; commanding that all those that had dealt with them in matter of Exchange, Interest, Contract, Letters of Credit, or any manner of ways publicly or secret, and with all their known or unknown partners, should not be compelled to pay any Money to their Creditors until the year 1600. But in the interim they should at every six Months receive interest for their Money after the rate of seven *pro centum*, for the year; and if any man could not forbear his Money, he was to deliver the fourth part more in ready Money, and so accounted together with the interest due at seven upon the hundred, the

A Faculty Royall, or Protection.

the two thirds of all was to be payed him, and the other third was to continue during his life, with allowance of the said interest; and this was to be observed in the Kingdoms of *Castil*, *Arragon*, *Portugal*, and the *Low-Countries*, as also in the Kingdoms of *Naples*, *Sicilia*, and the State of *Milan*, and finally in all Kingdoms and Dominions under him, (for so are the words) and in all his Warlike Forces by Sea and by Land. This did bring the Bankers in great discredit, and the *West-India* Trade was much interrupted by it, and so continued during the said King his life time; and after his decease, Moneys have not been plentiful in *Spain*, insomuch, that in the year 1608, his Son *Philip* the third did give the like Faculty Royal to all men that were to pay Money at the return of the *West-Indies* Fleet for one year, paying but 3 *pro cent.* to their creditors for the forbearance.

CHAP. XXI.

Of the Freight of Ships, Charter-parties, and Bills of lading.

HITHERTO we have been buying and dealing in Commodities, and now it will be time to advance our Commerce or Traffick, and to freight Ships for the purpose to transport over Commodities. No Ship should be freighted without a Charter-party, meaning a Charter or Covenant between two parties, the Master and the Merchant: And the Bills of lading do declare what goods are laden, and bindeth the Master to deliver them well conditioned to the place of discharge, according to the contents of the Charter-party; binding himself, his Ship, tackle, and furniture of it, for the performance thereof. Of these Bills of lading, there is commonly three. Bills of one tenor made of the whole Ships lading, or of many particular parcels of goods, if there be many laders; and the marks of the goods must therein be expressed, and of whom received, and to whom to be delivered. These Bills of lading are commonly to be had in Print in all places, and several languages. One of them is inclosed in the letters written by the same Ship, another Bill is sent over land to the Factor or Party to whom the goods are consigned, the third remaineth with the Merchant, for his testimony against the Master, if there were any occasion or loose dealing; but especially it is kept for to serve in case of loss, to recover the value of the goods of the Assurers that have undertaken to bear the adventure with you, whereof we shall intreat in the following Chapters.

The Persons that are in a Ship may be thus in order, which although they differ in names in many languages, yet they are all one in effect. The Master of the Ship, the Pilot, the Masters Mate, the Ship-wright or Carpenter, the Boats-man, the Purser, the Chirurgion, the Cook, and the Ships boy. All the rest are under the name Mariners, all these are distinguished in hires and fees in all Countries.

The Master therefore doth covenant by the Charter-party, to find a sufficient
 O Pilot,

Pilot, and all other the foresaid Officers and Mariners, and to provide Shipyght, Masts, Sails, Ropes, Tews, Anchors, Ship-boat; with Fire, Water, Salt, and all things necessary, at his own expences. And this Charter-party so made on the Masters part, doth commonly declare that it is, and all things therein contained, according to the

Law of Oleron.

Law of Oleron; according to which Law, if there be no writing made, and but an earnest given, then the Merchant if he repent, loseth his earnest; but the Master if he repent loseth the double of the earnest.

Qui tacet consentire videtur.

Again, if the Ship be not ready at the day appointed in the Charter-party, to go to Sea, the Merchant may not only free himself of her, except he hold his peace and discharge her not (for then by his silence he seemeth to consent,) but also shall recover charges, interests, and damages, except the Master shew some excuse of some pregnant occasion or mischance, which could not be avoided, and then he loseth only his freight, because he hath not deserved it. But if the fault be in the Merchant, he shall

Rhodian Law.

pay the Master his damages, or according to the *Rhodian* Law, shall entertain the Ship and Company ten days, and if then he stay longer shall pay the freight of all accordingly; and further shall answer for all hurt and damages happening by Fire, Water, or otherwise after the time appointed. It is true, that the *Rhodian* Law chargeth the Merchant in this case but with half the freight, and the Master with the whole freight if he fail: Albeit that the *Romans* inflict the pain of the whole freight upon the Merchant, especially if he take out his own goods again, for then is the freight thought to be deserved.

But if the Ship in her Voyage become unable, without the Masters fault, or that the Master or Ship be arrested by some authority of Magistrates in her way; the Master may either mend his Ship, or freight another. But in case the Merchant agree not thereunto, then the Master shall at least recover his freight, so far as he hath deserved it. For otherwise, except the Merchant consent, or necessity constrain the Master to put the goods into another Ship worse than his own; the Master is herein bound to all losses and damages, except that both the Ships perish that Voyage, and that no fault nor fraud be found in the Master.

Admiralty Cases.

In the year 1587. the like matter was in question with five Ships coming back without their lading, from *Ligorn* and *Civita Vecchia* into *England*, whereof my self was one of the Merchants that had freighted them, and did intend to receive lading there in Allom: But the Gallies of *Don Andrea Doria* intending to surprize those Ships (the *Grand Armada* being preparing in *Spain*) they came all of them away without their lading; some two of these Ships had lien out all their time conditioned by their Charter-party, to take in their lading, and the Master had Notarial protests against the Factors that they should have laden them. These were by the Law of Admiralty adjudged to have deserved their whole freight. Two other Ships having not staid there their abiding days, nor made any protest as aforesaid, could not be found to have deserved any freight at all, although they were laden outward bound. The fifth Ship had a condition or Proviso in her Charter-party, that if it should happen that in her coming back out of the *Straits*, she should be taken or cast away; nevertheless the freight outwards (which was accounted half) should be paid, and that half was adjudged unto the Master, and no more; having not tarried there his appointed time. And if this Proviso had not been, he could not have recovered any thing; for when Ships are freighted going and coming, there is nothing due for freight until the whole Voyage be performed. So that if she perish, or be taken in the coming home, all is lost and nothing due unto her for any freight outwards, whereof I have also had experience by another Ship.

Condition maketh Law.

It is also accounted for a fault, if the Master put forth his Ship to Sea, either without a skilful Pilot, or without sufficient furniture and necessities, according to the ordinary clauses of the Charter-parties, or (as in the precedent case) that the other Ship in which the goods were last put in, be not sufficient, or that the Master do in an unlikely time put forth to Sea.

The Emperors *Gratian*, *Theodosius*, and *Valentinian*, in times past did expressly forbid that

that no man should adventure upon the Seas, from November till April, *Sed Tempora mutantur, & nos mutamur in illis.* Always it is a great fault by the Law, to put to Sail out of any Port in stormy and tempestuous weather.

Item, if a Master set forth his Ship for to take in a certain charge or lading, and then takes in any more, especially of other men, he is to lose all his whole freight; for by other mens lading he may endanger the Merchants goods divers ways. And in such a case when goods by storms are cast over-board, it shall not be made good by Contribution or Averidge, but by the Masters own purse: For if he overburthen the Ship above the true mark of lading, he is to pay a fine. Averidges.

Item, if a Ship do enter into any other Port or Harbour, then she was freighted for, against the Masters will, as by a storm or some force, then the goods shall be transported to the Port conditioned, on the Masters charges; but this must be tried by the Masters Oath, and two of his Mariners, or else the Master may be in further danger.

If any man compel the Master to overburthen Ship or Boat, he may therefore be accused criminally, and pay the damages happening thereby.

Item, if a Merchant put in more goods into a Ship than was conditioned, then may the Master take what freight he please. By the *Roman Law* it is imputed for a fault to the Master, if he direct his course by ways either dangerous, thorough Pirates, Enemies or other evil adventures. Also if he do carry the Flag of other Nations and not his own, and thereby incur any loss or damages: For as Packs, Pipes, and all goods, should be marked with the proper marks of the Merchant to whom they appertain: So should Ships be discerned one from another by their own Flag.

The ordinary Charter-parties of freightments of Ships, made and indented between the Master of a Ship and a Merchant, or many Merchants in freighting a Ship together by the tunning, where every Merchant taketh upon him to lade so many Tuns in certainty: Are made as followeth, *Mutatis Mutandis*, which is done before Notaries or Scrivenors. Freightings by Tunnage.

A.B. Master of the good Ship, or Fly-boat, called the Red Lion of *Ratcliff*, of the burthen of 120 Tuns or thereabouts, riding at Anchors in the River of *Thames*, acknowledged to have letten to freight to C. D. the Merchant his said Ship, and doth promise to prepare to make ready the same within ten days, to take in such goods, as the said Merchant shall lade or cause to be laden in her, to make (by Gods grace) with the first convenient weather and wind (after the expiration of the said days) a Voyage from the City of *London*, to the Town of *Saint Lucar de Barameda* in *Spain*, and there to deliver all the said goods, well conditioned, and in such sort as they were delivered unto him, to such a Merchant or Factor, as the Merchant the freighter shall nominate and appoint, according to the Bills of lading made or to be made thereof; and there to remain with the said Ship the space of twenty days, to take in and receive all such goods, as the said Factor or any other by his appointment shall lade in to her, and as the said Ship may conveniently carry, and being so laden, to return back again for the said City of *London*, and there to deliver the said goods also well conditioned, to the said C. D. the Merchant, or his Assigns. And the said Master doth further covenant with the said Merchant, that his Ship shall be furnished with twelve able Men and a Boy, ten pieces of Iron Ordnance, namely, two Sakers, six Minions, two Falcons, and eight Muskets, with Powder, Shot, and all things necessary, as Cables, Sails, Ropes, Anchors and Victuals requisite for such or the like Voyage, &c. And hereupon C. D. the Merchant and Freightor, doth likewise covenant with the said Master, or all the said Merchants do covenant with him, every one for his Tunnage, as aforesaid, that he or they and either of them, will lade or cause to be laden (within the days limited) the said Ship, with such and such Commodities accordingly, pesterable Wares or Goods excepted, which are goods of great volume and cumbersome, whereof no true computation for Tunnage can be had: So that the freight of such kind of goods is made accordingly. Pesterable Wares or Commodities.

And the said Merchant doth further covenant to pay unto the Master, three pounds or more for the freight of every Tun lading upon the full discharge of his said Ship,

and delivery of the said goods at *London* aforesaid, accounting two and twenty hundredth and a half, or so many Kintalls for a Tun; and in like manner for two Pipes or Butts, four Hogheads and other Commodities, rated for the Tun or Last, as four Chests of Sugar, six Barrels of any other Commodity for a Tun (as in the fourth Chapter of Weights and Measures is declared) with Primage, Petilodemiage, and sometimes Pilotage, according to the accustomed manner in the like Voyages, &c. binding themselves each to other for the performance thereof in a sum of Money, *Nomine Pæne*, with such other clauses, conditions, cautions, or other agreements as may be concluded between them, which being well expressed, preventeth all those and the like questions, which the Civilians do discourse upon, as the following may be for an instance.

Questions about Freightings, and their Solutions.

If a Ship be freighted by the great, *Posito* two hundredth Tuns for the sums of six hundredth pounds, to be paid at the return; the said sum of 600 £ is to be paid, although the Ship were not of that burthen.

If the like Ship of 200 Tuns be freighted, and the sum is not (either by the Great, or Tun) expressed; then such freight as is accustomed to be paid in the like Voyages, is due, and ought to be paid accordingly.

If the like Ship of 200 Tuns be freighted by the Tun, and full laden, according to their Charterparty: Then freight is to be paid for every Tun, otherwise but for so many Tun as the lading in the same was.

If the Ship of two hundredth be freighted, and named to be of that burthen in their covenant, and being freighted by the Tun, shall be found to be less in bigness, there is no more due to be paid, then by the Tun, for so many as the same did carry and brought in goods.

If the like Ship be freighted for two hundred Tuns or thereabouts, this addition (*or thereabouts*) is within five Tuns commonly taken and understood, as the moiety of the number ten, whereof the whole number is compounded.

If the like Ship be freighted by the great, and the burden of it is not expressed in the Contract, yet the sum certain agreed upon is to be paid without any cavillation.

If freight be agreed upon for the Commodities laden or to be laden, for a certain price for every Pack, Barrel, Butt, and Pipe, &c. without any regard had to the burden of the Ship, but to give her the full lading: No man maketh doubt but that the same is to be performed accordingly.

If the like Ship or any other (being freighted by the great for a sum certain) happen to be cast away, there is nothing due for freight: But if the Ship be freighted by the Tun, or pieces of Commodities laden and cast away and some saved, then is it made questionable, whether any freight be due for the goods saved *pro rata*, albeit there is none due at all: For the Assurors are not to be abridged herein by any freight.

Hence arise some other questions, *Exempli gratia*, Whether a Master of a Ship (having undertaken to carry over a Family, or certain Slaves, or Cattel, and some of them dying in the Voyage) shall have any freight for those persons or Cattel which are dead? Whereupon three considerations are incident.

1 If the Contract was made for the whole Family, Slaves, or Cattel, then the freight or passage Money is due, and to be paid for all.

2 If it be covenanted, that for every head or passenger, the Master shall have a certainty: Then for the dead never coming to the destined place, there is nothing due.

3 If it do not appear how the agreement was made, but that there is a certain sum agreed upon; then that agreement being an entire thing, is to be performed, although some died: The reason is, because there was no fault in the Master, and therefore the rule of *Re integra* remaineth good: And if a woman be carried over and be delivered

delivered of a Child in the Voyage, yet there is nothing to be paid for the passage of the Child which she carrieth in her arms.

There is an ancient question, Whether a Master of a Ship who promised to place another in his Ship, and to expose him in a certain place, can demand any recompence for the same, he never having placed the party there; but the party came into the Ship, and so went over: Wherein they consider the difference between living creatures and rational, or things dead and insensible; and divers other reasons which I omit, for it may well be compared to the disputation *de Lana Caprina*, whether the hair of the Buck be Wooll or hair, which putteth me in mind of a pretty tale, which for variety of theam, I here bestow upon merry conceited Mariners.

The Poëts (having made *Caron* to be the ferry-man of hell, passing over the Souls of an infinite number of persons of divers professions) feign, that on a time a Sophister was to be transported, who took exception at *Carons* Beard, and by a Syllogism would prove him to be a Goat, framing his argument in this manner. A Goat hath a Beard which is never kembed, and you have a Beard which is never kembed, *ergo* you are a Goat: *Caron* answering, did wonder at his conclusion, and took upon him to prove the Sophister to be an Afs, because that of a comparison he made an argument: For faith he, if you had made a Syllogism in this manner, that which is Hail is no Snow, Hail is white, *ergo* Snow is not white; then there had been some shew of Reason. But tell me, what is an Afs? And the Sophister answered, it was a living creature without Reason, and being demanded what Reason was; he said, It was to follow and use the good, and to shun the evil: Then *Caron* concluded upon his own words, and said; Your own words have proved you an Afs, wanting Reason; for you had no Reason in the world, whereby you should be guided to follow the good, which is vertue, but you have followed evil, which is vice, which made you come hither to receive the punishment of an Afs, which (being incident to most Mariners coming on shoar) I wish them to remember thanksgiving to God.

A merry tale
of *Carons* wa-
ger.

A sophistica-
ted Argument.

And to conclude concerning Freightments and Charterparties, let us observe, that Equity in all things is to be considered, and especially in Sea-faring causes, and cavillations are to be avoided, as for example.

A Merchant freighted a Ship with all his furniture by the Month, and putteth in to her the Master and Mariners, and Victualled the same at his charges and maketh a Charterparty with the owner, promising to pay for the use of the Ship and furniture twenty pound every Month at her return into the River of *Thames*, and so ladeth in her for the *Straits*, and to go from Port to Port in several places with Merchandise: and after two years, or thereabouts, having taken her lading in *Barbary*, cometh for *London*, and by a storm and tempest the Ship was cast away neer *Dover*, and the goods were saved; hereupon the Merchant denied to pay the freight Monthly to be reckoned, because the Ship did not arrive in the River of *Thames*, according to the words in the Charterparty. Herein the owner was much wronged: For the Money is due Monthly, and the place is named only to signify the time when the Money was due to be paid; for the Ship deserveth wages like unto a labourer, or like a Mariner which serveth by the Month, who is to be paid for the time he hath served, although he dies before the Voyage be ended, as we find daily that the *East-Indies* Company paieth to their wives or friends; *The labourer is worthy of his hire*. The Ship is not freighted by the great, to run that adventure which is noted before, neither was she wanting her furniture of Cables, Anchors, Sails, Ropes, or any thing whereby she was disabled to perform the Voyage, and might be the cause of the casting away: For if it were so, then there were great cause given to deny the paiment of the freight. Again, where it was alledged, that the said owner hath made Assurance upon the Ship, for more than the same was worth, and did thereby recover of the Assurors a benefit towards his loss, this did not concern the Merchant, but the Assurors: And if the Assurance were orderly made, the said Assurors have paid the same duly, that is to say, If the policy or writing of Assurance did declare, that the owner did value his Ship in such a sum; whereof hereafter you may read in the proper place, intreating of the nature of Assurances.

Equity in Sea-
faring causes
much to be
regarded.

rances. A Merchant valued one Barrel of Saffron at 1000 £, having privately put so much in Gold in the same, the Gold was taken, but the Saffron was delivered, and the Assurors did pay for the Gold. And the like is for Pearls or other things so valued.

Item, when Coffers, Packs, or Pipes, and other marked Commodities or Goods are delivered close packed or sealed, and afterwards shall be received open and loose, the Master is to be charged for it, until a due trial, and that consideration thereof be had; he must also answer for the harm which Rats do in a Ship to any Merchandise for want of a Cat.

The Merchant on the other side, is to be bound by the said Charter-party to pay the freight of the goods by him laden, either by the Last, Tun, or by the Pack and Fardel, according to the agreement; accounting for a Last, Tun, or other thing, after the rate of a Tun lading, wherein pestorable Wares which take a great deal of room are excepted, and must be agreed for, and the goods laden are liable for the payment of the freight. The Merchant likewise doth covenant to pay Pilotage, if a Pilot be used to bring a Ship into the Harbor; also Primage, and Petilodmanidge to the Master for the use of his Cables to discharge the Goods, and to the Mariners to charge and discharge them, which may be six pence or twelve pence for a Tun lading, with some other clauses and agreements made between the said Merchant and Master: Wherein it is not amiss to limit a good sum of Money on either side to be paid for their performance of the Charter-party, and to covenant the same by the said Charter-party, whereof I do here prescribe but one form, considering the diversities of conditions therein used, as the Merchant and Master can agree, which every Scrivenor doth usually make accordingly, as in this Chapter is rehearsed.

Pilotage.
Primage.
Petilodmanidge.

CHAP. XXII.

Of the Master of the Ship his power, and duty of the Master to the Merchant.

Law of Oleron.

THE whole power and charge of the Ship being committed to the Master, requireth a staid man and of experience, whereunto the owners are to take great heed, for his power is described partly by the owner or setter forth of the Ship, and partly by the Common-Law of the Sea; by means and vertue whereof the Master may, if need be, borrow Money in a strange Countrey, with the advice of his company, upon some of the tackle or furniture of the Ship, or else sell some of the Merchants goods, provided that the Merchant be repaid again at the highest price that the like goods are sold for at the Market: Which being done, the freight of those goods so sold and repaid, shall be also repaid by the Master to the Owner of the Ship, aswell as the freight of the rest of the Merchants goods, except the Ship perish in the Voyage, in this case only the price that the goods were bought for shall be rendred, and for no other cause may the Master take up Money, or sell any of the Merchants goods, although it were in the danger of Ship-wrack.

The duties of a Master of a Ship, &c.

Such is the duty of a Master of a Ship that is provident, that he ought not to make sail and put forth to Sea, without the advice and consent of the most part of his company, especially when the weather is stormy, otherwise he shall answer the damages that cometh thereby; principally if he have not provided an expert Pilot, or if the Ship happen to fall over in the Harbour.

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The Master shall be punished also by damages, if the Overloop of the Ship be untyth, or the Pump be faulty, or a sufficient covering be wanting, especially for Corn, Victual, and such like Commodities.

He is also before his departure to deliver the names of all the persons which he is to transport, and of his Mariners, which with us is but lately established: And at his return he is to deliver a true Inventory of the goods of any Persons which shall happen to depart this life in that Voyage, not only because his kindred and friends may have intelligence of it, but also because their goods may be safe and forthcoming for one whole year: Of which goods in the mean time, the bedding and appurtenances may be taken by the Master and his Mate to their uses, as also such Clothing and other things then upon his body, may be delivered to the Boats-man and the company, who do for that dispose of the dead body, putting the same into the Sea.

When any Goods or Merchandises are delivered unto the Master, or his Clark the Purser of the Ship, and laid within board, or to the Ships side, both ways, is at the Masters peril. But the Master is not bound to answer for such things as are put in his Ship without his and his Companies knowledge; because where men are found ignorant, they are also esteemed not to consent. But if the Merchant or Passenger keep his goods by himself, as Moneys or such things, in his Coffers, and then find fault to have lost them: Then the Master and Company are to purge themselves by their Oath; but if afterwards notwithstanding they be found guilty, the denier shall pay the double, and also be punished for Perjury.

Ignorance is here a good excuse.

The Master is liable for all damages sustained by bad Hooks, Ropes, Blocks, or Lines, if the Mariners do give notice of it, and they shall bear their parts in the damage, and so is he also to answer any damage happening by unreasonable flowing or breaking of goods, and therein he and his Company may be put to their Oath.

Further, whatsoever shall happen through fault, negligence, or chance, which might be avoided, or if it be done by the Passengers or other then Himself and his Company, the Master is answerable.

If by the Masters default, confiscation of goods or other damages happens for non-payment of Custom, or false Bills of entries in the Custom-house for goods, or for transporting of unlawful goods, the Master shall answer for the same with the interest. Law of Oleron.

But concerning the suing for the said goods, the Master may well do it, as the Merchant may pursue for spoiled goods. And notwithstanding if it shall be found that the Merchant is in any fault concerning the goods, as aforesaid; then if the Master, and four of his Company, Mariners, swear no fault to have been in them, the Master shall be cleared thereby.

The Master is to keep his Company in Peace, and if any Mariner shall be hurt in doing service, or by his Companion, the Master shall cause him to be healed, as he who is only answerable for the fact within Shipboard, and then by his authority recover from the other Mariner the charges, and any thing that the hurt man hath lost thereby; except that he who is hurt or lamed, have provoked the other by evident assault or strokes.

And if a Mariner fall sick, the Master shall cause him to be laid in a house, with all sustentation necessary and usual in the Ship; but shall not stay in the Ship until he be healed: and when he recovers health shall give him his hire, or if he dye shall give it to the wife, or nearest friends. But if a Mariner be not hurt in the Ships service, the Master shall hire another in his place, who if he have a greater hire, that Mariner then shall recover the superplus. And always the Master ought to lend his Mariners if they want. If through the Masters fault the Shipboat perish, with any Mariners in it, by spoiled Ropes or otherwise, then shall the Master pay one whole years hire to the heirs of the drowned.

Item, He ought to give his Mariners Flesh upon Sunday, Tuesday, and Thursday, and upon other days Fish or such like, with sufficient drink; but no meat to them that sleep not in the Ship. Nevertheless the quality and quantity of Mariners food and

hires

hires goeth diversly, according to the divers Customs of Countries, and the conditions made with them at the entring of the Voyage, whereof remembrance is to be kept to avoid discords, which are more dangerous on the Seas than on Land.

CHAP. XXIII.

Of the Duties and Priviledges of Mariners.

ACCORDING to the Law of *Oleron*, Mariners owe all due obedience to the Master, not only in flying from him in his wrath, so far as they can, but also in suffering; yet may they after one stroke defend themselves.

In case of Rebellion of Mariners against their Master, which is thought then to be done, when the Master hath thrice lifted the Towel from before any Mariner, and yet he submits not himself: Then may he not only be commanded forth of the Ship at the first Land, but also if he make open strife and debate against the Master, he shall lose his half hire, with all the goods he hath within Ship-board.

But if in this strife a Mariner useth any armour or weapons, then should the rest of the Mariners bind him, imprison him, and present him to the Justice: So that if any refuse to assist, he shall lose his hire and all things else he hath within Ship-board. Yea, in case any number of the Mariners would conspire, and force the Master to pass to any other Port than to the which he was freighted, they may be accused criminally and punished, as for a capital crime.

And yet if a Rebellious Mariner repent in time, and offer amends for a simple Rebellion, and the Master notwithstanding refuse, he may follow the Ship and obtain his hire.

Mariners ought each one to help and assist others on the Seas, or else he that refuseth loseth his hire, and the oath of his fellows shall be a proof against him.

Mariners in a strange Port, should not leave the Ship without the Masters licence, or fastning her with four Ropes, or else the loss falls upon them. They are also to attend the Ship until she be discharged and ballasted new, and the Tackle taken down. And it a Mariner during the time of her discharge and lading, labour not with the rest of the Company, but goeth idle, and absents himself, he shall pay a fine to the rest of the Company *pro rata*. In a strange Countrey, the one half of the Company at the least, ought to remain on Ship-board, and the rest who go on land should keep sobriety and abstain from suspected places, or else should be punished in Body and Purse: like as he who absents himself when the Ship is ready to Sail, yea if he give out himself worthier than he is in his calling, he shall lose his hire, half to the Admiral, and the other half to the Master. But this especially ought to be executed against an unworthy Pilot. The Mariner also forfeits his hire, if the Ship break in any part, and he help not with all his diligence to save the goods.

If it chance otherwise than well with the Master, the Mariners are then holden to bring back the Ship to the Port, from whence she was freighted, without delay, except it be otherwise provided.

A Mariner may carry as much meat out of the Ship, as he may eat at a meal, but no drink.

A Mariner may keep either his portage in his own hands, or put forth the same for freight, and yet the Ship shall not stay upon the lading of his portage: So that in
case

case the Ship be fully laden before the goods for his Portage be brought in, he shall only have the freight of so much goods.

If a Ship pass further than the Mariner was hired, his hire should be accordingly augmented, except he be hired a *Mareages, mais non a deniers*, as the French-Man speaks, or by the Month for all the year.

If a Mariner run away with his hire undeserved, he deserves the Gallows.

If a Mariner be hired for a simple Mariner, and afterwards in the Voyage finds hiring, to be a Pilot or a Master, he may pass, restoring his former hire; and so it is if he Marry.

Mariners are not only to discharge and deliver goods out of the Ship, but also if no Porters nor Carriers be in those parts to carry the same themselves for such hire as other workmen should have had therefore.

If it happen a Ship to be prised for debt, or otherwise to be forfeited, yet the Mariners hire is to be paid, and if she prosper, to receive their pay in the same Money that the freight is paid with.

Lastly, a Mariner should neither be Arrested, nor taken forth of a Ship making ready to sail, for any debt, but only his hire and as much other goods as he hath in the Ship may be Arrested for it, according to the value of the debt, and the Master to be answerable for all; because the Ship is compared to mans dwelling house, which is his sure refuge by the Law, except it be for a sworn debt, or a penalty to the King through some crime.

CHAP. XXIV.

Of the Office of Assurances, and the Ancient Custom of the same.

CLAUDIVS CÆSAR, the fifth Roman Emperour, by succession of Government from Julius Cæsar, who was before the Birth of our Saviour Christ, (born under Augustus) and the first persecutions of Christians was under Tiberius, and the second (more cruel) under Caligula, whom Claudius did immediately succeed. Suetonius.

This Claudius did bring in this most laudable Custom of Assurances, whereby the danger and adventure of goods is divided, reparted, and born by many Persons, consenting, and agreed upon between them, what part every man will be contented to assure, make good and pay if any loss or casualty should happen to the goods adventured, or to be made adventured at the Seas, as also by Land; to the end that Merchants might enlarge and augment their Traffick and Commerce, and not adventure all in one Bottom to their loss and overthrow, but that the same might be reparted and answered for by many. Regin. A

This Custom coming to the knowledge of the Inhabitants of Oleron was recorded and by them set down for a Law, and practised to be observed through all the Sea-Coast Towns of France, and yet was first used in England, and after us imitated by the Antwerpians, and all other Nations there Inhabiting, when that City did flourish. And whereas here in London, the meeting amongst Merchants was in Lombard-
street in London, as aforesaid (so called, because certain Italians out of Lombardy kept there a Pawn-house or Lombard, long before the Royal Exchange was builded by Sir Thomas Gresham Knight) all the Policies or Writings of Assurances, which then were and now yet are made, do make mention, that it shall be in all things concerning Lombard-
street, then
the Exchange
of Merchants.

the said Assurances, as was accustomed to be done in *Lombard-street* in *London*; which is imitated also in other places of the *Low-Countries*. These Assurances are made in the said Office in the West end of the said Royal Exchange in *London*, which are of several natures, as followeth, and at divers and several rates. The Commissioners for the said Assurances are chosen yearly (or at the least some of them) in the beginning of every year; and at *Roan*, at the time when the Merchants of all Nations chuse their Prior and Consuls. The chief authority with us doth rest in the Lord Mayor of *London*, confirmed by an Act of Parliament in the later time of Queen *Elizabeth* (as you may understand by the manner of Proceedings for Assurances) for the obtaining whereof, I have sundry times attended the Committees of the said Parliament, by whose means the same was enacted, not without some difficulty; because there was many suits in Law by action of *Assumpsit* before that time, upon matters determined by the Commissioners for Assurances, who for want of power and authority could not compel contentious persons to perform their ordinances; and the Party dying, the *Assumpsit* was accounted to be void in Law.

The nature of Assurances.

THe nature of Assurances are either upon goods laden or to be laden outwards in such a Ship, bound from such a place to such a place. As for example, from *London* to *Saint Lucar* upon Perpetuanoes or Corn, until it be laid on shoar at *Sivil*, which adventure is as well in the small Ships, Lighters, or Boats, whereby it is carried up to the City of *Sivil* until lading of it, as it was in the Ship whereby the said Perpetuanoes or Corn was transported from *London* to *Saint Lucar*; and any damage, either totally or in part, is to be answered by the Assurors accordingly, and *pro rata* that every man hath subscribed in the Policy or Writing of Assurance, as by the said Commissioners for Assurances shall be set down.

Other Assurances are made upon Goods laden or to be laden homewards in such a Ship under such a mark, the Masters name, and any other circumstances whereby the said Goods or Commodities may be known to be the same that are assured; as laden, or to be laden, by such a man in such a place, about such a time, &c. which if it be in any Ship that was freighted outwards, may be better specified, or if it be by letters of advice, it may be described accordingly, which adventure may also run from the time that the said goods (*posito* Oyls of *Utrera*) were laden into any Vessel, Lighter, or Boat, to come down the River to *Saint Lucar* to be laden in such a Ship, or any Ship (neither naming the Ship nor Master) unto the City of *London*, and the said Oyls there laid on Land. But to declare that the Pipes are marked with such a mark, to be laden by such a man, doth much strengthen the said Assurance, to avoid cavillations, doubts, or controversies.

Other Assurances are made upon goods laden in a Ship for a certain place, which Ship is freighted going and coming; as for *Turky*, or any places in the *Mediterranean* Sea, bound to go into several Ports to discharge part of the lading in one place, and the rest in another place; and then to lade again homewards in such another place: And all this Assurance is one entire Assurance, until the Ship be returned home, and the Goods safely received on Land.

Other Assurances are made upon Goods to be sent or laden from one place to another, and upon the return of the provenue thereof; as from *Lixborn* to *Brasil*, and back again to *Lixborn*; or from *Saint Lucar* to the *West-Indies*, *Santo Domingo*, *Peru*, or any other places, and so back again; or from *Portugal* to the *East-Indies*, and in like manner to *Lixborn* again. All which Assurances are very dangerous, because a man cannot have advice when the Voyages are performed; and it hath fallen out, that the Assurors have born two adventures for one, the Ship making two Voyages unknown to the Assurors, dwelling in remote places.

Other Assurances are made upon the Ship or Ships Tackle, Furniture, and Keel of the Ships, so called because all is to be bound to the Assurors, and likewise the Assurors

rors are liable and bound to answer for the whole Ship, as also for Cables, Anchors, and any furniture, or part of the same, that is also dangerous and much subject to Averidges and other casualties, especially if it be upon a Ship which cannot drink of all waters, whereunto divers men may lay claim; or for some act perpetrated by her in times past, whereby the same may be called in question, which is the cause that the price of Assurance upon Ships is almost double.

Other Assurances are made upon Goods and Merchandises sent by Land from one place to another, by the Conductors or Carriers to *Venice*, *Frankford*, or any other places, wherein the goods commonly are declared, and the mark also: And this manner of Assurance is especially performed by the Conductors, who take for the charges a certain allowance for every pound weight that the goods do weigh, and moreover, 2, 3, or 4 upon the hundred pounds in value that the said goods are esteemed to be worth: And he doth appoint a sufficient guard of Souldiers to convey the same by Land and Rivers to the places intended, which nevertheless by a stronger power have many times been taken by the Freebooters.

Other Assurances are made upon the lives of men, for divers respects, some because their estate is meerly for term of life, and if they have Children or Friends to leave some part of their estate unto, they value their life at so many hundred pounds, for one or more years, and cause that value to be Assured at five, six, ten or more for every hundred pounds, and if he do depart this life within that time, the Assurors pay the Money; as it happened of late, that one being engaged for Sir *Richard Martin* Knight, Master of the Mint, caused 300 £ to be Assured upon the life of the said Sir *Richard*, being some ninety years of age, and therefore gave twenty and five *pro centum* to the Assurors: The ancient Knight died within the year, and the said Assurors did pay the Money. Also one Master *Kiddermaster* having bought an office of the six Clerks of the Chancery, and taken up Money of others, caused for their Assurance for many years together two thousand pound to be Assured upon his life after four and five in the hundred, until he had paid that Money; which is very commodious.

Likewise a Traveller undertaking a Voyage to *Jerusalem* or *Babylon*, delivering out Money payable at his return, will providently assure a sum of Money upon his life, either to secure some men that do furnish him with Money to perform his Voyage, and to put forth the greater sum, or to leave some means unto his Friends, if he should die and never return. So that this office is most necessary in all human actions, and men cannot invent or imagin any thing, but the value of it may be assured, as you may judge by the former examples. And herein must be noted, that Assurors are very fitly compared unto Orphans, because they may endure much wrong, but cannot commit any; for they are to be ordered and commanded by the Commissioners sentence, and must perform the same; to which end the Lord Mayor of *London* (for the time being) hath authority to commit them to prison, if in case they do not satisfy the same within a time limited until they do it.

Other Assurances are made, and these are the most dangerous of all, because they are made upon Ships and Goods, lost or not lost; which is not only in regard that a Ship known to be departed, doth not arrive in many Months after to the appointed place of discharge: But also if any news do come that the Ship and Goods is cast away, nevertheless if the Assurance be made with the words (lost or not lost) the Assurors bear the adventure of it, unless it can be proved that the party who caused the Assurance to be made, did see the Ship when it was cast away, in this case it is a fraud: Fraudulent Assurances. As the fraudulent dealing of him that had a rotten Ship, and caused Assurance to be made upon her, and caused the same to perish or sink at the Seas, to make the Assurors to pay for his rotten Ship which could not be sold by him.

In the case of Assurances of lost or not lost, I remember that in the year 1583. there was a rich Carrack called the *Saint Peter*, (coming from the *East-Indies* for *Lixborn*) missing a long time, and there was Assurance made upon her in *Antwerp*, *Roan*, and other places, at 30 *pro centum*. Within three years after, there came or did

arrive at *Lixborn* a smaller Ship richly laden, which was made of the other Ship which was cast on shoar in a certain Island, and thereupon certain controversies did arise between the owners of the goods and the Assurors, as also the Master and Mariners. At last it was adjudged at *Lixborn* by the Sea-Law, that the Master and Mariners should have one third part, and that the Assurors should come in for so much as they had *pro rata* assured, all charges deducted; the Ship to be the owners of the former Carrack: With the like consideration as aforesaid.

Prices of Assurances.

Concerning the price of Assurances or *Premio* (as the *Spaniards* call it) it is differing in all places, according to the situation of the place, and the times either of War or Peace, or danger of Pirates, men of War, or rocks, and unaccessibile places, seasons of the year and such like: And the said *Premio* was never less than at this time, for Assurances are made for *Middleborough* and *Amsterdam* at 3 *pro centum*, the like from *London* to *Roan* and *Diepe*, *Edenborough* in *Scotland*, and *Hamborough* in *Eastland*: And from *London* to *Bordeaux* and *Rochel*, *Lubeck*, *Denmark*, 4 upon the hundred: As also for *Barbary*, for *Lixborn*, *Biscay*, *Ireland*, *Danfick*, *Riga*, *Revel* and *Sweden*, 5 in the hundred: *Sivill*, *Gibraltar*, *Maliga*, and the Islands, 6 and 7. For *Ligorn*, *Civita Vecchia*, 8 and 9; *Venice* 10, *Wardhouse* 9, *Russia*, 9, *Santo Domingo* 11 and 12. And for the *East-Indies* 15, nay both for going and coming hath been made at 20 *pro centum*.

CHAP. XXV.

Of policies of Assurances, and the substance of them, and of Contributions.

WE have partly touched what a policy or Writing of Assurance is, by the nature of Assurances aforesaid, and the dangers and adventures whereunto the Assurors are subject. But now we are to expresse them upon the very words contained in all or most policies of Assurances, namely;

Of the Seas, men of War, Fire, Enemies, Pirates, Rovers, Thieves, Jettizons, Letters of Mart, and Covenants, Arrests, Restraints and Detainments of Kings and Princes, and of all other persons, Barratry of the Master and Mariners, and of all other Perils, Losses and Misfortunes whatsoever they be and howsoever they shall happen or come, to the hurt and detriment of the Goods and Merchandises, or any part or parcel thereof, &c.

First, the Policy of Assurance saith, That such a man (of what Nation or Quality soever he be) caused himself to be assured from such a place to such a place, upon goods, or, &c. laden or to be laden, in the good Ship called the *Dragon*, or, &c. of the burthen of so many Tuns, whereof A. B. is Master for such a Voyage, and to bear the adventures aforesaid. If the Person whose name is used in the Assurance, be in time of War taken to be no friend to the State, there is a danger to pay the said Assurance; if (after the subscription of the Assuror) the goods should be arrested and be made forfeited to answer the same to the Prince, albeit this was by the late Queen *Elizabeth* contradicted in the point of honour, as it pleased her of a Royal and Noble disposition to say in a case concerning the *Portugals*, Subjects to her adversary, *Philip* the second King of *Spain*. For in the year 1589. a great Ship being taken by certain men of War of *London*, and brought into *Plimmouth* laden with Pepper, Sugar, and other Commodities at *Lixborn*, to be delivered at *Venice*; it pleased the Lords of Her Highness most Honourable Privy Council to deliver unto me all the Letters,

Letters, Bills of lading, and Invoyses which were found in the said Ship (being written in six or seven several languages, to the end I should make true report of the contents of them, to know to whom properly the said goods did appertain: In doing whereof I found that a great part of the said goods did belong to the *Venetians*, as also to the *Florentines*, with whom the said Queen had no quarrel; but that the said goods were assured at *Lixborn* by the *Portugal* Merchants. Hereupon there was a pretence to make them good prize, and the matter was long debated, and at last resolved that the parties should have restitution of their goods, the rather for that the *Portugals* were great losers many ways: Which was done accordingly.

The losses which ordinarily, according to the seasons of the year happen upon the Seas are unknown: The like is more or less, with men of War, Enemies, Pirates, Rovers, and Thieves, especially with men of War in times of hostility (as it is in times of Peace by Pirates, Rovers, or Thieves) which are assailing Thieves: For otherwise if there be Thieves on Ship-board within themselves, the Master of the Ship is to answer for that, and to make it good, so that the assurors are not to be charged with any such loss; which sometimes is not observed. As fraudulent assurances and the loss of stolen goods within Ship-board, doth not concern the assurors: So likewise the fault of the Pilot is to be considered on their behalf, by the Laws of *Oleron*, after that the Pilot hath brought the Ship in sure Harbour, he is no further bound or liable: For then the Master is to see to her bed and her lying, and bear all the rest of her burthen, charge, and danger. So that if before she come into the Port or some safety, either she or goods perish or be spoiled, the Pilot makes good the same; yea, if his fault or ignorance be so gross, that the company sees any manifest and present wrack to all thereby, then may they lead him to the Hatches and strike off his head.

Losses to be well considered of in the behalf of the assurors.

Laws against unskilful Pilots.

Moreover, if without apparent danger, some of the skilfullest Mariners deem that a Pilot is not so skilful, as he maketh boast or profession of, then shall he both lose his hire, and double the same to the Admiral and Master, or else (by the Law of *Denmark*) pass thrice under the Ships Keel. And also if a Pilot hired for a Voyage be not ready against the day, he shall not only pay the Master and Merchants damage or stay; but also the freight that is lost thereby, except sickness or some very lawful excuse qualify the same.

The like consideration must be had in the contribution made to satisfy Pirates; for if Ship or goods be redeemed from a Pirate, the contribution must be paid by all, because the redemption is made for the safety of all. But if the Pirate be once Master of all, and yet take but some special goods, whether from Ship or Merchant, and not as a contentation for sparing of the rest: In this case because the remainder is not assured thereby, but freely spared, no contribution is to be made for the taken goods, to charge any assuror with any part thereof; for oftentimes Pirates take but things at pleasure and not of mind to spoil. But now a days commonly it is taken and supposed otherwise, howbeit beyond the Seas the loser of the goods so taken, beareth his own loss unless it be assured. It was so judged by a pack of Stockings taken (out of a Ship of *Amsterdam* bound for *Sanlucar*) by the Moors of *Barbary*, in the year 1589. and the assurors paid accordingly, who had assured only upon that Pack: Whereas if it had been cast into an Averidge to make all the assurors of that Ship contributory, the said assurors had been much eased. And it is therefore to be observed, and the Law of *Oleron* is, If by the losing of any cast goods, or upon any needful occasion the remaining goods be spoiled, either with wet or otherwise, a contribution shall be made proportionable for so much as they are made worse.

Contribution for Pirates.

Contribution for spoiled goods.

Again if it be needful to lighten a Ship, for her easier entry into the Harbour or Channel, two parts of the loss fall upon the Goods, and the third part upon the Ship, unless the Ship is more worth than the lading, and that the charge of goods be not the cause of her inability to enter, but some bad quality proceeding of the Ship itself, or that otherways it be provided in the Charter party, that the goods shall be fully delivered at the Port covenanted and appointed for them. Condition makes Law,

Contribution for lightening

Law, which concerneth the Assurors also to look unto. In which case it is also to be observed, that if by occasion of lightening, the goods which are in the Boat or Lighter perish, the Ship and the Goods remaining on Ship-board shall make good the said loss. But on the contrary, if the Ship and Goods remaining perish, after the Lighter is once safe, no contribution shall be set upon the goods in the Lighter, because it is a certain rule, that goods are liable only to contribution, when Ship and Goods come safe to the Port.

Contribution
for Pilots.

Item, Contribution should be for the Pilots fee, that hath brought the Ship into an unknown Port for her safeguard, as also to raise her off ground, when the fault is not in the Master.

So is it when two Ships rush and cross one over another, and the Company swear, that it lay not in their power to stay the same, contribution must be made for the reparation of both their losses; but not so if one of them perish, for which, an Action may be brought against the negligent Master or Mariner, who did make her loose. And therefore if such a chance do happen in the day time by a Ship under sail, against a Ship riding at Anchor; then the Master of that sailing Ship, shall make good the damage and hurt of the other, to the uttermost: And the like shall be done, if in the night, the riding Ship do put forth Fire and Light, or make any crying to forewarn the other.

First come,
first served.

It also appertaineth to this Argument; If some sort of goods, as Salt, or Corn, be laid on heap by divers Partners in one Ship, without distinction, and that the Master deliver to any of them their due measure, and before the rest receive their measures, the remaining Salt or Corn washes or loses; he that had the hap to be first served, enjoys it fully without any contribution to the Partners: Because when these goods were put into the Ship, it was delivered to the Master, *Tanquam in creditum*, and so he is become owner, as of Money lent, which men are not bound to redeliver in the self same pieces, but in value or such like Coin, except there be some condition past to the contrary. And albeit this is not to be imputed unto the Master as a fault, yet if he that receiveth a loss thereby, will bring in this as an Averidge, and charge the Assurors with contribution, it is unjust, for the reason aforesaid; and the Master must of necessity deliver to one man before another. And therefore in the next Chapter we will set down the manner of execution for contributions, otherwise called Averidges.

Letters of
Mart.

Concerning the danger and adventure of Letters of Mart, or Contremart, *Sive jus Reprisaliarum*, or Letters of Marque, every one knoweth that men having these Commissions or Letters from their Prince, are very vigilant in all places to surprise Merchants Ships and Goods; for in this one extremity doth enforce another extremity, when a man is oppressed with robbery, spoils, and violence on the Seas, by men (falsely professing friends) in such sort, that no petition, intercession, or travel, can procure a mans right, but that the subject of one Prince hath open denial of justice, or restitution of goods cannot be had at the hands of a subject of another Prince, nor of the Prince himself, who should suppress injuries and wrongs: Then (because such unjust dealing do import just cause of hostility and warfare) may these Letters of Mart be procured, to the end men may have restitution or recompence of their losses, especially, because their proceedings seem to denounce a War without any Proclamation, shewing unto other Nations the like distastful favours as they shew unto us, which are allowed to be done by Customs, Reasons, and also by Statute Law in *Scotland*, and afterwards in *England*: The Assurors therefore cannot be favoured herein.

Detainments
of Princes.

The next is *Arrests, Restraints, and Detainments of Kings and Princes, and of all other Persons* happening both in time of War and Peace, committed by the publick authority of Princes, as also by private Persons, both ways dangerous.

Priviledged
Ships.

There are in all Countries Priviledged Ships and Boats, serving the Countrey or the Prince, which have great Prerogatives, and are free of Impost and Customs, and not

not subject to Arrests; therefore the Assurors are not to care for them, for they are to serve the Prince: And all Ships are subject to this service upon command, and if they refuse, their Ships are forfeited by the Sea-Laws: Therefore in these cases the favour of the Admiral is always required. It is an ordinary matter in *Spain* and *Portugal*, to make an Embargo upon all Ships, at the departure of the *West-India* Fleet, or the Carracks for the *East-Indies*; and many times upon other occasions, whereby Merchants Ships being laden are much hindered, especially, if it be with Wines, Oyls, Raisons, and such like perishable wares. Now if the owner of the goods, shall think that his wares do perish, lying two or three Months laden, or if it be Corn that may become hot and spoiled; he may renounce these Goods or Wares to the Assurors, and thereby bring a great loss upon them. Yet nevertheless he shall not need to abandon the Goods, for by the Policy of Assurance it is always provided, that in case of any misfortune, it is lawful for him, his Factor or Assigns, or his Servants, or any of them, to sue, labour and travel for, in and about the defence, safeguard, or recovery of the Goods, and any part thereof. And that the Assurors shall contribute, each according to the rate and quantity of the sum by him Assured. So that albeit, that it do fall out that the goods be not utterly lost when the Ship is cast away, the Assured must recover his whole Money; because he hath authority by the Policy of Assurance to recover them, or any part of them, as aforesaid, and he is afterwards to yield an account thereof, for so much as doth concern every man ratably: Otherwise the Assured shall be discouraged, if by those means he should make his Assurance intricate and subject to all cavillations, and to the interruption of so necessary and laudable a Custom, as the matter of Assurance is. Therefore, as in the matter in hand, we have a care for the Assurors, that they should not be deceived by those that cause Assurances to be made: So on the other side, we would avoid to minister any occasion whereupon they might become quarrellous, but that all should be left to the Commissioners determination, who are (or should be at the least) best able to examine the premises.

A proviso in
the Policies of
Assurance.

Now concerning the Arrests of particular Persons, upon Ship or Goods the Assured can make no renunciation to charge the Assurors with any loss either in the total or part, because upon caution given to answer the Law, the Ship or Goods Arrested are instantly cleared in all places, either here or beyond the Seas, where the Arrests are made, wherein the Jurisdiction of all Courts for Sea-faring causes are very careful to see expedition used.

Arrests upon
Ships.

Barratry of the Master or Mariners can hardly be avoided, but by a provident care to know them, or at the least the Master of the Ship whereupon the Assurance is made. And if he be a careful man, the danger of Fire above mentioned, will be the less; for the Ship-boys must be looked unto every night and day. And in this case let us also consider the Assurors; for it hath oftentimes happened, that by a candle unadvisedly used by the boys, or otherwise, before the Ships were unladen, they have been set on Fire and burned to the very keel, with all the goods in them, and the Assurors have paid the sums of Money by them Assured: Nevertheless herein the Assurors might have been wronged, although they bear the adventure until the Goods be Landed; for it cometh to pass many times, that whole Ships loadings are sold on Ship-board and never discharged, because they should avoid the payment of Customs and Imposts, and therefore they will break no bulk, but depart from some other place *viz.* Ships laden with *Gascoyn* Wine do come from *Middleborough* to *London*, which have been bought by the great, and either the feller of the Wines doth bear the adventure of the Seas, or the buyer. So every year there are divers Ships which come from *Norway* laden with Dale-boards, Planks, Masts, and the like Commodities, which being entred into the River of *Thames* for two or more days, will depart again for *Spain*, or some places in the Straits, according as they have made their bargain with the Merchant: In like manner divers other Ships laden with other Commodities, upon the like bargains and contracts, will make further Voyages, and not discharge

Barratry of
the Master.

A case to be
considered in
Assurances.

in the place where it was first intended and named in the Policy of Assurance. Now if after such a bargain made, the Ship and Goods (either by Fire, or any other misfortune) do perish, the Assurors are not to answer for that loss, notwithstanding the general words (*And of all other Perils, Losses and Misfortunes whatsoever they be, and howsoever they shall happen or come, to the hurt and detriment of the Goods and Merchandises, or any parcel thereof*) contained in the Policy of Assurance as aforesaid. I hold it also convenient to advertise the Assurors of a cause of mine own experience: In the year 1589. I caused the Ship of *Monseur Gourdan* governour of *Calais* to be freighted for *Lixborn*, and to return back again to *Calais* or *London*: The said Ship (being arrived at *Lixborn*) was laden with Sugars, Pepper, and other Commodities to return for *London*; whereupon I caused six thousand *French* Crowns to be Assured at *Roan*. It happened that the said Ship was cast away upon the Coast of *France*, in coming homewards, and all the goods were utterly lost; whereupon intimation being made to the Assurors, I sent to the Commissioners of Assurances at *Roan*, all my proof concerning the lading of the said Ship, hoping to recover the Money Assured; but upon examination of the Bills of lading, declaring truly the quality and quantity of the Goods, my Factor of *Lixborn* (considering the dangerous time of War, and my dwelling in *London*) left the place of her discharge in Blank, and by letters overland gave me notice of it, which was made apparent to the said Commissioners; yet nevertheless (after the examination of the Sea-Laws and Customs, and the Paracer had of all experienced Merchants) it was sentenced against me, and the Assurors were cleared, and made only a restitution of Money received by them for their *Premio*, and yet of that they did abate one half or *medio por ciento*, as it were ten shillings for every hundred pound for their subscribing to the Policy of Assurance, to my very great loss.

A rare custom
in Assurances.

To this purpose doth appertain another property of Assurances, which happeneth, when Merchants cause a greater sum to be Assured than the goods are worth or amount unto, when they are laden into any Ship which is expected homewards, making account that their Factors will send them greater returns than they do: In this case the Custom is, that those Assurors that have last subscribed to the Policy of Assurance, bear not any adventure at all, and must make restitution of the *Premium* by them received, abating one half in the hundred for their subscription, as in the case aforesaid, and that this is duly observed, and so a Law not observed is inferiour to a Custom well observed.

To conclude the point of Policies of Assurances, let us note, that of necessity it is required as a consideration precedent, that the Assurors must acknowledge themselves to be satisfied of the *Premium* of Assurance, at the hands of the Assured, or any other who doth undertake to pay them: Which beyond the Seas is commonly paid within six Months, because that Merchants Assuring each to other, may rescouter their *Premio's*, in the accounts kept thereof between them; for herein is used great trust and confidence between them: And this appeareth also by every mans underwriting in the said Policy of Assurance, in these words, *I A. B. am content with this Assurance (which God preserve) for the sum of one hundred pounds. London this 10 of August 1620. &c.* according to the sum and time.

CHAP. XXVI.

Of the manner of Contributions or Averidges.

HAVING intreated of Contributions or Averidges in regard of Assurers, now it behoveth us somewhat to speak of the manner how this is executed and performed; by some called Scot and Lot.

In the case of casting of Goods in tempestuous weather, for preservation of Life and Goods, the Master is to consult with the Mariners, and if they consent not, yet the Master may cast some Goods, if the storm continue: But if the Merchant be present, let him begin to cast, saith the Law of *Oleron*, and next the Mariners who if they imbecil any part to their own use of that which should be cast, are to answer the double.

When the Master shall come on Land, he must (with the most part of his company) swear that he did cast the said Goods, for no other cause, but for the safety of Ship, Goods and Lives, which are to be cast into an Averidge or Contribution upon Ship and Goods, whether they be burdensome or of small volume, as Money, Jewels or such like, not being weighty; things upon a Mans Body, Victualls, and such like excepted.

But here ariseth a question, whether Goods laden above the overlope, or forbidden Goods to be transported, shall be answered by Contribution? Sure if such Goods happen to be the cause of any danger or damage, the Master shall bear the loss, and also criminally be prosecuted. But if Goods unadvisedly (without consent of the Owner) be cast out on the sudden, the Owner may upon his conscience esteem them to the very value, because the company (by their rash proceeding) hath lost the priviledge they had to esteem and appraise the said Goods.

Also any Ships, gear, or apparel lost by storm, is not within Averidge, and accounted like unto a workman breaking or spoiling his tools, or ordinary instruments. The like is for Goods cast, which were brought within Ship-board, without the Master or his Purfers knowledge.

In the rating of Goods, by way of Contribution, this order is observed, if they chance to be cast before half the Voyage performed, then they are to be esteemed at the price they cost; if after, then at the price as the rest, or the like shall be sold at the place of discharge.

The Person (whose Goods have been cast) is to be careful to have the same estimated before the Ship do discharge, and to deal with the Master for that purpose. For the Law doth intend that the Goods delivered to him, are not only as a pawn or pledge for his freight, but also bound to answer all such Contributions and Averidges that may happen; and therefore the Master may put his helping hand thereunto, until satisfaction be made, albeit that commonly the keeping of other Mens Goods are not allowed.

Herein let us consider of things taken upon the Sea, which are of three sorts: The first we have already noted to be Goods taken by letters of Mart, by *Jus represaliarum*; the second are taken from Pirats or Sea Rovers; and the third from professed enemies. Touching that which is taken from Pirats, seeing they be Goods which they have wrongfully taken from others, whether they be found in their own or their successors possession; these are esteemed to be a just Prize or prey to any taker of them, so that account be made of them to the Admiral. And in case where the taker doth find the Goods of his Friend or Countryman with the Pirat, it is reasonable that restitution be made, upon good consideration of the charge and danger sustain'd concerning the same.

If a Ship or Goods be taken from a professed enemy, it is to be proceeded in according to the Authority whereby it was taken. But if Goods be taken by a professed enemy, and afterwards the said Goods are taken again from him, and the true Owner doth claim

Three sorts or manner of Goods taken upon the Sea.

claim them, it ought to be restored to the Owner; for the Law taketh these Goods to be as received, and not taken, yet with good recompence for them.

But when such Goods become a lawful Prize to the taker, then the Admiral is to have his tenth part (according to the offer which *Abraham* made unto God, of the spoyl which he took of the five Kings) and the remainder of the Goods so taken, is to be proportionably divided between the takers, or according to the composition formerly made. In these cases there is always a favourable consideration to be had: Which is the cause that if two forrein Nations be at War, and the one take a Ship from the other, and bring her into a Port or road within the bounds of a neutral Nation, alike friend to both, then may the Admiral of that Nation ordain that Ship to be restored to her Owner, and the Persons captive to their former liberty, even as if she had been brought back to her own Port or Country again.

CHAP. XXVII.

Of the particulars to be observed in Assurances.

THE observations to be considered of in matter of Assurances, are very material for every Merchant, and deserve a particular Chapter in this Treatise, which I have compiled according to the circumstances of the things themselves, for the Assurors benefit.

1. The first I have touched in the Party who causeth the Assurance to be made, both for his honest dealing, and whether he be a friend to the State or Kingdom for the reasons aforesaid.
2. To know the Master of the Ship and Mariners to be honest, and of experience, to avoid the danger of Barratry and other accidents.
3. To take notice of the goodness of the Ship, and of her sailing, especially making her Voyage alone, or in company of other Ships: Whether she be old or new built, and the price of the Assurance to be accordingly.
4. To know by the Map or Sea-cards, the distance of the Place or Country where the Ship is to sail, and the dangers of known Rocks and Sands.
5. To have a regard what wind must serve, and the true reason of the year, which maketh a difference in the price of Assurance; as for example, an East, or North-East Wind driveth from the land for *Spain*, which is less dangerous; and receiving six or seven *pro ciento*, when a Western, or North-West, or South-West (driving from thence upon the Land) is to give seven or eight *pro ciento*: In Winter two in the hundred more than in Summer, unless it be by calms in places dangerous, as now in the *Streights* for the *Turkish* Pirats and without it, the *Moors* of *Barbary*, or other Thieves. So Ships going for *Eastland* against Winter, will give two in the hundred more than in Summer. The like for Ships bound for several Ports more subject to casualties, &c.
6. To consider of the places of Hostility, where the Ship must unlade or touch, the danger of general or particular Embargos of Ships, the likelihood of detainments of Kings and Princes.
7. Not to Assure for unlawful places of trade, or questionable between Princes, as *Guinea* and there about the *West-Indies*; unless a good *premio* be given, as in a manner upon adventures lost or not lost.
8. To know upon what kind of Goods you do Assure, whether upon Wines, Oyls, Salt, Raisons, and such like corruptible and perishable wares, or upon other staple Commodities, as Clothes, Tin, Lead or Silks, &c. not subject so ordinarily to Averidges and contributions as the other.
9. To know what Ordnance and Munion the Ship is provided withal, and not to Assure upon the bottom of the Ship, but with good Advice.

10. If

10. If you assure upon any particular Goods marked; to know whether they be laden in the bottom of the Ship, and there is danger of wetting and spoiling; if above in the Ship there is danger of Pirats, or of casting over-board; about the middle is best.

11. To be advised not to assure beyond the limitation of your knowledge, by the means of others, or from *Lixborn* to *Brasile*, or from *Venice* to *Tripoly*; or such like Voyages, whereof you cannot conveniently have notice from time to time.

12. Lastly, to be provident in the contributions and averidges, to answer for no more than is your due to pay, and to have an inspection of the Bills of lading, if doubt be made of the Commissioners sufficiency or knowledge in cases of this nature.

The Assurance upon the lives of Men (whether Aged or Young, of good qualities and Diet, of Disposition Gentle or Quarrellsome, a Traveller or a Dweller) being somewhat extraordinary, every Man is best able to consider of it by the acquaintance of the persons.

CHAP. XXVIII.

Of the manner of Proceedings for Assurances, in case of Losses.

WHEREAS the Policy of Assurance remaining with the Assured, is registred *Verbatim* in the Office of Assurances, to the end that if the same should happen to be lost, yet by the said register the party may recover of the Assurors the several sums by them Assured; as also because if any news do come of the casting away of the Ship, the Assured may come to the Office, and cause intimation to be made to the Assurors, and to every one of them in particular, of such a loss, which is also recorded there accordingly, expressing the time when this intimation is made: And in case of Assurance made upon lost or not lost, the very hour of the day is to be set down, whereby (if there were any fraud) it may sooner be detected. And if the Assured doth think convenient, either for that he hath almost assured all the value of his Goods, or that he would have the Assistance of the Assurors, when there is hope of recovery of any part thereof, or any other cause which may move him: Then I say, the party assured may make renunciation of all the Goods to the Assurors, and he shall come in as an Assuror, for so much as shall appear that he hath himself born adventure of; and the Assurors are to be contributaries to the charges of the pursuit, and they may joyntly argue therein, and appoint their Servants or other Persons to follow the same: And this renunciation is also recorded in the said Office accordingly. But if afterwards it shall be found, that the Assured hath made Assurance, or caused himself to be Assured for more than the Goods laden for his account did cost; then the last Assurors which have subscribed to the Policy, shall enjoy the the benefit thereof, as hath been declared. For by the Custom of Assurances it is intended, that to avoid cavillations, every Assuror shall be bound *Ipso facto* to the said Assurance, having a respect to the augmentation of Traffick and Commerce, according to the Maxim, It is better to suffer a mischief than an inconvenience, the mischief being attributed to one or some particular Persons, and the inconvenience to the whole Commonwealth in general.

Hereupon the party assured doth procure his testimonials, witnesses, or any other evidences concerning the said loss, declaring the manner and place, the cause, with all

Proof of the
Assurors.

Circumstances, either by Examination in the said Office of Assurances, or in the Court of Admiralty, with all such other proof as by Letters and all other means he can attain unto. All which he hath ready, or bringeth into the Office together with the Charter-party of freightment, if he have the same; the Policy of Assurance, the Bill of lading, the Invoice of the goods, the Factors letter of lading, wherein the Bill was inclosed, or any other letters made for the declaration and manifestation of all the matter in question: which are all examined by the Commissioners for Assurances, at several appointed days for hearing, procured by the Assured: at which times also the Assurors are warned to appear, and record is made also of their meetings and proceedings. And herein is to be observed, that it may many times happen, that the Assured hath caused some Assurance to be made in some other place upon the said goods also. Therefore the Commissioners (if it be by the Assurors required) may examine the Assured thereupon by Oath, and then deal therein as they find cause, according to the Custom of Assurances.

To abbreviate the questions which the Civilians have made concerning this Argument of Assurances, writing *De assicurationibus*, I have thought good to let every Merchant understand, that observing the form of the Policy of Assurances, with the observation before declared, all the said questions will be prevented: And to prove the same by demonstrative reasons, upon every question alledged as followeth.

An Abridgment of Questions of Assurances.

1. **V**Whether an Assurance made upon a Ship named, is to be understood of the Ship or of the Goods laden therein, or upon both?

Answer. When the name of the Ship is expressed according to the said Policy of Assurance made upon the very keel of the Ship of such a burthen, there is no Man endued with reason, that will attribute this Assurance to extend to the Goods laden in the same much less to both, when the Ship is only named, and no Goods at all.

2. Whether an Assurance made upon 1000 Hides laden in such a Ship, from such a place to such a place, be good, without naming the several sorts of Hides laden therein?

A. In all Policies of Assurances the words run general upon the principal wares, and all other Commodities or Goods laden or to be laden by such a Man, for the account of him or any other; and so this (general) includeth all particular things, which when Assurance is made upon them are named and specified, as hereafter is also declared.

3. Whether upon uncertain things to be laden, the Assurance be good?

A. When Assurances are made upon goods laden or to be laden, as aforesaid; the said Assurance must needs be of validity: For the word Goods and Merchandises comprehends all uncertain things vendible: And if it were some particular thing, it is always expressed.

4. Whether an Assurance made upon one sack of Wooll be good, when there is many sacks of Wooll in the same Ship?

A. The question is prevented by the Custom of Assurances, which is, that an Assurance made upon any particular Goods must be declared by the particular mark of the Goods belonging to such an Owner, or any other; and if there be more of the said mark, the number therefore is added: And if the number were alike, the weight may distinguish the same; whereby the one sack being thrown over board for the safeguard of the Ship and Goods, may be cast into a contribution; or being taken by Pirates, the Assurors are to pay for it. So this question is frivolous, as many other are, and breedeth but contention to imbibe Merchants brains with them.

5. The like is when Assurance is made upon Commodities or Goods without name or not naming the number, weight, or measure, but expressing the mark of all Goods laden or to be laden, as aforesaid.

6. Whether the Assuror is to have his *Premio* or Salary upon a conditional Assurance, or not?

A. There is no conditional Assurance made, but with exception of some Adventures

tures not to be born by the Assuror, which are not comprised in the Policy of Assurance, and therefore the *Premio* is due to the Assuror.

7. Whether an Assurance made is to be understood of the first Voyage which the Ship doth make after the Assurance is made, and the Ship appointed for lading.

A. This is to be understood always of the first Voyage, unless there were a declaration of a second Voyage in the Policy of Assurance: And therefore I have noted a Caveat for Assurors, to be careful how they cause other Men to assure for them in remote places, not to make them lyable to two Voyages for one Assurance, nor to be subject to a second Voyage when the first is performed, but to be vigilant in their actions.

8. Whether an Assurance made for the tempest of the Seas, be also to be understood for Thieves or Robbers upon the Seas?

A. The general and ordinary Policy of Assurance, containing all Adventures, sheweth, that the Assuror is to bear the Adventure of both these; and if it were otherwise in particular, it must be declared, So that his distinction is vain.

9. The like may be said to the question, Whether an Assurance made by stipulation be a Contract or not; or whether it be conventional or conditional? Wherein this distinction is of no moment.

10. Whether an Assuror having paid the Merchant for Goods lost, by him assured, may afterwards if the Goods were found again or recovered, restore the Goods to the Merchant, and call for his Money which he paid, back again.

A. It appeareth plainly by all Policies of Assurance, that the Assuror doth condescend that the Merchant shall have full Power and Authority, by himself, or his Factors and Servants, to sue for the recovery of the Goods, and that the Assurors shall contribute to the charges, *pro rata*, of their sums by them assured respectively. But the Merchant is not therefore hindered to recover the Money of the Assurors, neither can one particular Assuror have all the Goods; for the Merchant relinquishing the Goods to the Assuror, reserveth always his part therein which he hath not assured, which he detaineth in nature of an Assuror; so that the Assuror hath not convenient means to perform the contents of the question, nevertheless if the Merchant will, he may buy the goods so recovered of the Assurors, as they can agree; but then is the question altered, and not the same.

11. Whether an Assuror is to answer any hurt or damage done unto the Goods by Mice, Rats, or any other Vermin, especially Moths?

A. By the Policy of Assurance, that Assuror is to answer for all damages, detriment, or hurt which shall happen to the Goods after his underwriting: But if he can prove the damage was before done in the ware-house or other place, he is not bound to answer the same.

12. Whether Goods lost in the Ship-Boat, being unladen out of the Ship, or being to be laden into the Ship, shall be answered by the Assurors; or what may be laid to the charge of the Assurors by contribution?

A. This question consisteth of two points: The answer to the first is plain, according to the Policies of Assurances, where it is specified, that the adventure shall begin upon the Goods laden in any Boat, Vessel, or Crayer, to be laid aboard of such a Ship, or being discharged out of the Ship, the adventure to continue till the Goods are safely landed. But to the second the answer is not so plain, because it dependeth upon the Sea-Law, and must be considered accordingly. For as we have noted in the Chapter of contributions, if by occasion of Lightning, the Goods which are put into the Boat or Lighter perish, the Ship and remaining Goods in the Ship shall answer for the same. But on the contrary, if the Ship and remaining Goods perish after the Boat or Lighter is once safe, no contribution shall be on the Goods in the Lighter; for the Law is, that the Goods shall only be liable to contributions when Ship and Goods are safely arrived to their intended Port of discharge. According to this rule is the Assuror to answer for contribution *pro rata*, of the sum by him assured.

13. Whether Assurance made for Pirats is to be understood also for Thieves who by night steal the Goods from the Ship?

A. The

A. The answer is so evident, that both the one and the other is comprised in the Assurance, as there needeth no other explanation.

14. Whether an Assurance made at one time upon Goods to be bought and intended to be laden, and afterward found not to be bought at the same time, but at another time, doth bind the Assurors to pay the loss?

A. This question is worthy the consideration, and doth meerly consist in the observation of time, and not in the buying of the Goods, although it be so propounded; for the time maketh great difference in the Assurance, as I have noted before. Goods laden in the Summer are not in adventure comparable to the Winter, when storms and tempests do arise; and therefore are not the Assurors to be made answerable to this Assurance; for the Custom herein is clear, and concurring with the Law of *Oleron*, and therefore not comprised in the tenor of the Policies of Assurances: Which is the cause also that Assurors are to have a special regard to the Masters of Ships, whether they be vitious or diligent: For the Love of Women and Wine maketh them to lose the opportunity of time; so that by contrary Winds their Voyage is retarded, and which was to be made in Summer, falleth out to be in Winter, subject to eminent dangers and losses, whereunto the Assurors become liable, as is declared, whether it be accident misfortune, casualty, rare successes and negligences of Masters and Mariners, unlooked for and hapning in strange manner suddenly.

15. Whether an Assuror be liable to the adventure of Goods Shipped from one Ship into another.

A. Sometimes in Policies of Assurances it hapneth, that upon some especial consideration this clause forbidding the transferring of Goods is inserted, because in time of Hostility or Wars between Princes, it might fall out to be unladen in such Ships of those contending Princes, whereby the adventure would be far greater. But according to the usual Assurances which are made generally without any exception, the Assuror is liable thereunto: For it is understood that the Master of a Ship without some good and accidental cause, would not put the Goods from one Ship into another, but would deliver them (according to the Charter-party) at the appointed place: Which is the cause that when Assurance is made upon some particular Goods laden in such a Ship, under such a mark, the Policy maketh mention of the Goods laden to be transported and delivered to such a place by the Ship, or by any other Ship or Vessel, until they be safely landed. So that in all these and the like the condition make the Law.

16. Now there is a question, Whether an Assuror is answerable to the Assurance of Goods to bear the adventure if no Goods were laden, or but part of the Goods.

A. If a Man do bind or oblige a thing to be found in such a place, and it is not found there; every Man knoweth that the said thing tied to a local place, cannot be bound thereby, because it is a body named without substance, and not in *Rerum natura*, and there will be understood a privation without being, and where there is not *Materia & forma* first, there can be no privation. But if part of the Goods were laden, then the Assurors are liable for so much as that part of Goods did cost or amount unto: Albeit that in this (as I have touched before) Custom is to be preferred above Law; for the Civil Law (if there be many Assurors in a Ship upon the Goods laden therein) maketh all the Assurors liable *pro rata*, as they have assured according to the said part of Goods laden, if a loss do happen; or if there be cause to restore the *Premio*, or Salary of Assurance in part. But the Custom of Assurances doth impose the loss upon those Assurors which did first underwrite, and the later under-writers of the Assurors do not bear any part of the loss, but must make restitution of the *Premio*, and reserve only one half upon the 100 ℔ , or 10 ℔ . for their underwriting in the Policy of Assurance, as is observed. The Civilians therefore have noted, that in Assurances the Customs of the Sea-Laws, and use amongst Merchants is chiefly to be regarded and observed.

In like manner, if a Ship bound for a certain Port, being at Sea, be driven back to the same from whence it departed, and by tempest be cast away, the Assurors are to answer the damage of the Goods laden therein, for so much as they did Assure, as they do in other

Custom to be
above Law in
this particu-
lar.

other casualties. Assurors therefore are rightly exempted by the Divines and Canonists, to be no manner of ways Usurors, taking a benefit by Contract, &c.

The matter of loss being well examined and made plain, the Commissioners then with a mature deliberation do set down their determination and sentence, that the Assurors shall pay every one the Money by him assured; and if thereupon any one do deny to make payment accordingly, then (upon Certificat to the Lord Mayor of *London*, and some of the said Commissioners made of his refusal) they have by Act of Parliament (as aforesaid) authority to commit the said Assuror to Prison, there to remain until he do pay or satisfie the said sentence or final decree, which no Man of any Credit will incur. And thus is this laudable Custom established in *England*; and beyond the Seas they are compelled by the Magistrats to perform the like ordinances or sentences pronounced in the like cases of Assurances.

CHAP. XXIX.

Of Shipwreck, and things found upon the Seas.

THE Merchant or the Assured, together with the Assurors have great cause of encouragement to look after the Goods of a Shipwreck, for there is no forfeiture of the said Goods; but with all Humanity every Man is bound to aid them thereunto, and whosoever steals any such Goods, he shall pay fourfold to the Owner thereof, if he be pursued within a year and a day, and as much to the Prince or Admiral: Wherein the Sea-Law is so strict, that the stealing of a nail or the value thereof maketh the party Guilty to the rest of the Goods. So that by the Ordinance of the Emperour *Antonius*, the Thief or Robber of such Goods should be beaten, and banished for three years; or if were he of base condition, scourged to the Gallies: For he that will not help such distressed Men, shall be counted as a Murtherer. And therefore may no Man hinder Ships to tie their Ropes, or lay their Anchors on land. And therefore did *Hadrian* the Emperour ordain, that all Men having possessions on the coast, should attend carefully upon such chances, otherwise they to be answerable for all things missed by Robbery or stealth.

If no Man in due time claim such a wreck, then it belongeth to the Prince or Admiral, and any action for Shipwreck must therefore be commenced within a year and a day.

Wherein also is to be noted, that if the Ship only perish, and the Goods be saved, then the Goods shall pay the tenth or the fifth, as the difficulty of the saving thereof shall require. For Gold, Silver, Silk, and the like things of easie transportation shall pay less than Goods of greater weight and burthensome for carriage, as being in greater danger, except the Master carry in his Ship to a place where he should not, and then is the Merchant free of the Masters loss. Now of things found upon the Seas, or within the flood mark, these are of three sorts; either found on the stream floating, and then are called Floatson; or found on the Sea bottom, and drawn up from it, and then called Lagon; or found on Land, but within the Sea flood, or cast forth there by storm and the Water, and then are called Jetson.

Concerning Floatson and Jetson, whether things be cast up by Shipwreck, or else left or lost through casting in storms, the finders thereof (as some Lawyers are of opinion) should do therewith as with other Goods found upon Land, that is, to proclaim the same to be forthcoming to the true Owner, because the loser remaineth still Proprietary of them: And if no Man claim the same, the finder to keep the same to himself. But by the *Rhodian* Law, the finder hath one fifth part for the saving. And in

France

Allowance to
Divers in the
Seas.

France by the Admiralty of *Rochel*, they allow *Pour le Droit de sauvage* one third part, which my self have allowed of eighty Pipes of Oyl, and twenty two Butts of Sacks, which became Floatson out of a Ship of *Diepe*, called the *Desire*, which did perish near the Island of *Saint Martin de Rea*, not far from *Oleron*, in the year 1589. the *French K. Henry* the fourth late deceased being then but King of *Navarre*. So hath a Diver for drowned Goods, one third part upon eight cubits deep, and upon fifteen cubits he hath half, and upon one cubit but a tenth; which of late years was accordingly allowed in some part of *Ireland*, for drawing up some Ordinance of the Ships, which of the *Spanish Armada* did perish upon the Coast, Anno 1588. But by the Custom now used, every Man of some quality will claim all as his own, if it cometh upon his Land, contrary to the Law of *Oleron*, which gives it to the finder.

If Ships or Boats are found on the Sea, or upon the Coast, without any living creature therein, and no Man claiming the same within a year and a day; then the half is allowed to the finder, and the other half to the Prince. But of late years all is left to the arbitrimet of the Admirals, to consider the finder or taker with some portion for his travels, charges, and danger. And if the finder conceal such Goods, whether Anchor, Timber, Jewels, dead Men with Money or Jewels about them, he not only loseth his part, but also shall be fined at the will and pleasure of the Admiral.

If Whales, or Regal Fishes, Ships or Boats without living thing in them, be driven by force of wind and waves only to any Coast or Land, then all and wholly doth appertain to the Admiral. But in the year 1617. a great Whale being found on the Coast in *Suffolk*, where Sir *Robert Lloyd* Knight was Admiral for the late *Queen Ann*, his Majesties Consort, for her Lands there; he took not the benefit hereof, as he might have done, but the said *Queen* had the same.

In like manner, a *Deo dando* or Deodant appertaineth to the Admiral, that is to say, the thing (whether Ship or Boat) that caused the death of a Man, or whereby a Man did perish unawares.

To conclude this point, let us remember that in causes of spoil, it is sufficient by the Laws of *England*, for the spoiled to prove his Goods by the mark, and the Shipwreck may not only be proved by the Persons living, but also by the Persons who were present at the preparation of their Voyage, even their own Parents and Children, if none of the Ship (broken) be alive.

CHAP. XXX.

Of Partners of Ships and Voyages.

FORASMUCH as Partners and Owners of Ships cannot be constrained by the Law to remain in Partnership, although they had made a covenant never to sunder or separate themselves; therefore are there many considerations to be had and required in the same.

And first it is generally observed and accustomed, that if Owners of a Ship newly builded or bought between them, shall fall out and be at variance, the said Ship shall be employed and make one Voyage first, upon their common charges and adventures, before any of the Partners be heard to sunder and discharge their part. And after that, if they cannot agree, he who desires to be free, is to offer to the rest his part, and to set the same upon a price, as he will either hold or sell; which if he will not do, and yet refuseth to set the Ship forth with the rest of the Owners or Partners, then may they rig the said Ship at their own charges, and

Law of
Oleron.

and also upon the adventure of the refuser, so far as his part doth extend, without any account to be made unto him of any part of the profit at her return. But they are only bound to him to bring her home safe, or the value of his part to be answerable for, and that justly: Because Ships were made and invented in common for the use of all Men, even of them that dwell in the Mountains, as on the Sea Coasts, and ordained for sailing, and not to lie idle and unoccupied. But if the Persons who have most part of the Ship, refuse to abide in Partnership with him who hath a small part, that neither he can sell his part at a price, without great loss, nor is yet able for want of means to attain or buy their parts; then are they all bound to put the Ship to an appraisement, and so to dispose of her by sale, or setting of her forth on a Voyage accordingly; by means whereof their discord may be ended, and the Ship not spoiled. And if for want of buyers in that place, the Poor Partner can neither avoid the oppression of the Richer, nor yet the Rich satisfy the Poor Man, which may also be wilful, then may the Judge of the Admiralty or the ordinary Judge deal and decree the same, as he may do *in omnibus aliis bonæ fidei actionibus*: And consider of all the circumstances of the Persons, of the matter of difference, and of their motives; that thereupon he may administer justice, in giving every Man his due right.

In cases where Owners do agree, and Voyages are undertaken, there the Master of the Ship is placed by the Owners, and they ought to make good the Masters fact and deed; so that the Master may lay his Action upon any one of the Owners, but the rest of the Owners shall *pro rata* of their portions be contributory thereunto, except the handling of the Ship be so severally divided amongst them, or that the Master hath not his Power and Commission of them all; or that the Master hath bound himself above his Commission, as if he have taken up Money to mend the Ship, when as he needs it not, or that he have no Commission at all: In which case the Lender committeth an oversight, and hath no remedy but against the Master. But if there were cause of mending the Ship, and the Master should spend the same another way, the Owner is to satisfy the Creditor notwithstanding. And above all things, Money Lent for Victuals to the Ships company should be paid and preferred before all other debts.

If a Merchant contracting with a Mariner that is not a Master, be therein overseen, he must content himself, for he can have no Action against the Owners, except for a fault done by a Mariner which hath been hired and put in by the Owners.

Again, albeit that by the Sea-Laws the Owners may not pursue any Person obliged to the Master; yet are they permitted to sue upon the Masters Contract, as if they had been principal Contractors. Because herein they do represent and undertake the Person of the Master, and these privileges are granted to the Owners for the good of the Commonwealth, and augmentation of Traffick.

Nevertheless the Master is not bound to render an account of all to the Owners, as for Passengers which are found unable to pay: And so are not Owners bound to answer for the Masters negligence. But it is very convenient if the Owners be in place, that the Master do not let the Ship to freight, or undertake any Voyage without the privity, knowledge, and advice of the Owners, or of some of them, to the end many things may be advised by them, whereof the Master was ignorant.

CHAP. XXXI.

Of Moneys taken upon Bottommary, by the Master of a Ship, called Fœnus Nauticum.

Difference between interest Money and Bottommary.

Locatio or hire.

TH E name Bottommary is derived by the *Hollanders* from the keel or bottom of a Ship, upon the parallel whereof the rudder of a Ship doth govern and direct the same : And the Money so taken up by the Master of the Ship is commonly done upon great necessity, when Monies must be had in forreign Countries to perform a Voyage ; for the Use paid for the same is very great, at 30. 40. and 50 *pro Cent.* without consideration of time, but within so many days after the Voyage ended. This Money is called *Pecunia trajectitia*, because that upon the lenders danger or adventure it is carried beyond or over the Seas : So that if the Ship perish, or that all be spoiled, the lender doth lose the Money. But on the contrary, Money letten at interest is delivered on the peril of the borrower ; so that the profit of this is meerly the price of the simple Loan, called *Usura* : But the profit of the other is a reward for the danger and adventure of the Sea, which the Lender taketh upon him during the Loan, which is to be understood until the Voyage ended : Therefore if the Money miscarry either before the Voyage begin, or after the term appointed for the full Loan, then the peril pertaineth to the Borrower thereof, and not to the Lender : I mean of perils proceeding by storm, violence, spoil, or such like occasions which cannot be eschewed by any diligence of the Borrower. Therefore if the Borrower imploy that Money upon Commodities, and that the said Commodities become forfeited for Non-payment of Custom, the Lender shall be clear of any damage thereby. It is also to be noted, That Money lent at Maritime Interest, without hazard, but upon Security, shall pay no profit otherwise than the Money lent at Interest, because the Security is given over and above for the Lenders assurance. Again, suppose it were Money not entred in the Purfers Book, and yet lent for the need of the Company within the Ship during the Voyage, if before the day appointed for the payment, Shipwreck or spoil happen, then should the loss come in contribution between them ; because if that Money had been lying by the lender still unlent, it had been in common danger with the rest. But if the time appointed were past, with the perils aforesaid, then shall the borrower pay that Money so borrowed, free from all contribution.

Further, in case the Borrower detains any such Money Lent as aforesaid, beyond the time appointed for the repaying, he shall at his return not only pay the profit agreed upon before the Voyage, but also augment the same according to the longer time, and shall pay the profit of that first condition accordingly.

Combination of Interest Money and Assurance.

Some Merchants there are that will deliver Money in nature of *Usura Maritima*, joining the Use Money and danger of the Seas, either upon the Ships or Goods, all in one consideration, and so take 25 or 30 upon the hundred, at the return of such a Ship from such a Voyage: Wherein they have an eye to the Person that taketh up the Money, making account to be better assured by a vigilant eye upon a Merchants Traffick, whom they must trust (if they will make benefit of their Moneys) rather than to deliver their Money unto another, of whose dealing they cannot give so good a judgment. As for example, they know that such a Merchant doth deal for *Turky*, and that in known Ships trafficking that way, the deliverer of Money goeth unto him, and maketh an offer to Lend him 1000 £ for a Voyage to be made with Kersies and Tin to *Tripoly*, and that he will bear the adventure of that Money during all the Voyage, which he knows

is commonly performed within the year: For (saith he) you know that I am an Assuror, and you do use to Assure your Goods, and to increase your trade you take up Money at use of others in smaller sums: It may therefore be very commodious for us both to include the price of the Assurance and the use Money together; and so with the return you shall be provided to pay me again, if God do prosper the Ship and make homewards speedily: If not, I can demand nothing of you, but must be content to bear the loss with Patience. Hereupon a Contract is made betwixt them, ten in the hundred is accounted for the use Money, and ten in the hundred for the adventure of the Goods outwards, and another ten in the hundred for the adventure of the return homewards, in conclusion there is 30 *pro Cent.* so that upon the return of the said Ship he is to have 1300 £ within such a time as they commonly agree, be it one or two Months after. This is a good bargain for the lender, howsoever the borrower of the Money may speed; for the lender hath not to do with the sale of Goods, nor with the return of them: But he will be sure that at the return of the Ship he will have his Money paid him, not only by the provenue of the Kersies and Tin which was bought with 1000 £ he lent; but also with the return of all other Goods which the borrower did lade more in the said Ship for *Tripoli* as aforesaid, and in like manner for other places,

Contract of
Interest and
Assurance
joynly.

CHAP. XXXII.

Of Shipping and Navigation.

UNDER the name *Navis* is all kind of Shipping understood, and *Navigium* is a general word many times used for Navigation. So that it is not of any moment to describe the diversity of Ships, as Carracks, Galleons, Galleasses, Gallies, Centauries, Ships of War, Fly-boats, Busses, and all other kinds of Ships and Vessels. But that we may understand the Sea-Laws, and Customs observed therein, appertaining to the Law-Merchant, as also those things which properly may concern Ships, as followeth.

All Ships being made for sailing, are to be prepared accordingly, both for goodness and fit timber, and convenient Building; as for the placing of the rudder of the Ship upon the right parallel of the keel of the Ship, for therein consisteth a main point for swift sailing, which is found to be a great defect in many Ships partly new Built and repaired: For new timber and old mixt together doth never endure long, especially if the Ship be not repaired in time before she be much decayed, which often cometh to pass when the Owners of it cannot agree therein. The Law therefore is commendable, that if the most part of the Owners, or those that have the greatest interest and part therein, cause the same to be repaired, that he who provideth not his Money for his part within four Months after, shall lose his part to the other Owners, if he refuse to be conformable with the rest, or with his Partner in the said Ship, who did disburse the same; and moreover he is to pay the consideration of the Money also, for the time that the same was laid out.

The Parallel
of Equality.

Some make a question, whether a Ship so amended and repaired shall be taken to be the same? But it is clear, that so long as the keel of the Ship remaineth, it is still the same Ship; so is it always belonging unto the Owners of the Ship, although they had fabricated and amended the same with another Mans timber: For the selling of a Ship is not a sufficient course to alienate the same; but the quiet possession thereof must be delivered upon the sale made. And although the sale be made, and the pos-

A Ship which
cannot drink
of all waters.

To drink
but not
of all
waters.

Of Ship-
wrights.

Navigation
dangerous.

Sailing from
Port to Port.

session of a Ship delivered, if nevertheless it afterwards shall appear that some have committed Piracy with the same, the party who lost his Goods may lay an Action to the Ship in place convenient. Hence the proverb ariseth, that such a Ship cannot drink of all waters. Albeit this Law is not general, no more than a Ship driven by tempest into an Harbor or Port, is subject to pay Custom there, albeit some demand the same, although no bulk be broken, which seemeth to be unreasonable. A contract therefore taketh his strength from the Parties contracting, and the place where it is made, according to the Customs thereof. It is therefore also dangerous to freight unknown Ships, which may be subject to other Mens actions, and that in many places, where wind and weather may command them to enter; for Ships are properly reputed amongst moveables, *Quia non sunt immobilia*.

Here the Shipwrights or Builders of Ships are an especial sort of Persons to be considered and respected, called by the *Grecians Naupegi*; who are subject to the jurisdiction of the Admiralty, and to render an account of their skill and knowledge in the Building of Ships, to make the frame thereof comely and strong, tyth and durable, or else pay the penalty to be imposed upon them for all costs and damages. Therefore they are to provide good materials, and refuse to take bad stuff, as *Aller*, *Beech* trees, and such like spongy timber for salt water; whereunto Merchants must have a special regard, and look that no green timber be put in the work, but such good Oak as hath been cut down either at the wane of the Moon, or in the deep of Winter, or at such times as experience proveth wood to be most solid and durable: For being cut in other seasons and dried up, it becomes open to receive the water, and consequently the air, which is the cause of putrefaction in all things vegetable.

Concerning Iron they are also to have a care that it be not brittle, and that all be performed with great care: Shipping being the walls of the Kingdom of *England*; and Shipwrights are forbidden under pain of Treason to Communicate or make their Art known unto Enemies or Barbarous People.

From Shipping let us come to Navigation, of the necessariness whereof no Man ever doubted, and whose perils are always eminent: Insomuch that *Anacharsis* said, that Travellers on the Seas were no farther from death, than so many inches as the timber of the Ship was thick or broad: According to the saying of the Satyr, *Digitus à morte remotis quatuor aut septem, si sit latissima tæda*. Whom *Byas* the Philosopher would neither reckon amongst the living, nor those who had life infused. And he was esteemed to commit a great error, that would bring any Goods by Sea, which he might transfer by Land. Whereof more hereafter.

No Man can be prohibited to sail in the main Sea, albeit in some places (where the waters are as Royalties unto them) it be prohibited; as the *Venetians* do in the Adriatick Lake, and other Princes and Commonweals in their Jurisdictions and Commands, which hath been observed time out of mind, and is taken for a most antient prescription.

If a Ship bound for *Venice* do enter into the River of *Lixborn*, and there deliver some Goods or Merchandises, and afterwards entring into the *Streights* of the *Mediterranean* Sea, be driven by contrary winds to some other place or Island in the said Seas, and then make after that his discharge at *Venice*, all this time of the Voyage is but one Navigation, and the Master of the Ship hath committed no fault, and done his endeavour if he did depart from the first Port at the appointed time by the Charter-party limited. But forasmuch that we have already entreated of his duties to the Merchant, let us in the next Chapter remember Navigation, with the Community of the Seas, and now make an abridgment of the Imperial Sea Laws of the Haunce Towns.

CHAP. XXXIII.

An abridgment of the Imperial Sea-Laws of the Haunce Towns, made in the year 1614.

HAVING already in the precedent Chapters declared the Sea-Laws generally observed in all Countries, and that in compendious manner; I have thought good nevertheless to abridg in this place the Imperial Sea-Laws of the Haunce Towns, as they have been reviewed and exactly set down by the Magistrates of all these Haunce Towns, at an assembly in the famous City of *Lubeck*, the 23. day of May, 1614. under 15 titles in several articles, as in the margin is declared.

No Man shall set forth or cause any Ships to be Builded in any of our said Towns, unless he be a Citizen, or have obtained leave of the Magistrate. Of the Building of Ships.

No Master of a Ship shall undertake to Build a Ship in their Partners absence, unless he do it at his own charges, and be able to set her forth alone, upon pain of half a Dollar for every Last, to be paid, the one half to the Magistrate, and the other half unto the Poor.

The Master of a Ship is to confer with his Partners, and to conclude of what burthen the Ship shall be Built, and in what manner, to be done all in writing; and if it be found bigger, to pay two Dollars for every Last, &c.

The Master hath no power to enlarge the Building of a Ship after she be at Sea, unless it be upon great necessity, to advance the Voyage, and for her Safeguard, otherwise all the charges of it shall be his own.

The Owners, Partners, or the Masters of Ships shall have no power during the Building of the Ship, to give away any of the materials or Victuals of the Ship, but to bring the same to account, unless all of them do agree thereunto, otherwise they are not to be paid for.

That with their general consent, some two or more Persons be appointed to buy all which shall be requisit to the Building of the Ship, and provision, and they to deliver an exact account of it by particulars, &c.

The Master of a Ship which hath been formerly for others at the Seas, shall not be employed by others, unless he produce a testimonial that he is discharged from the Owners in decent manner, upon pain of 40 Dollars. Of the Owners or Partners of Ships, and Masters.

A Master being entertained, is forthwith to be Assured by the Owners, of his wages, whereby he may be able to deal with his Mariners; and the said Owners are to do their endeavour, to make good on their parts what shall be necessary for the Voyage.

All Owners are to cause good accounts to be kept, and to deliver upon the finishing of them, publick Writings and testimonials of the Masters good behaviour, and discharge of his undertaking, upon pain, &c.

If the Owners of a Ship cannot agree with the Master, as is fitting, they may by general consent make choice of another, and pay the said Master his wages, and discharge him: And if he have any part in the said Ship, they are to pay him for the same according to just appraisement.

Every Master of a Ship is to have knowledge of the compass, and to be able to govern and direct the same, and to hire his Mariners accordingly; or in default thereof to be punished for his presumption and undertaking. Of the Masters office.

To

To provide Mariners of experience, and that the Ship be not overladen, nor too light laden, but to have his due ballast, and to have his Cabin and overlop clear.

That he be on Ship-board every night, and upon special occasions being absent, he may leave his Mate and other that may supply his place.

That they do not too much meddle with Merchandise or Trade, whereby they shall be hindered in the due care of the charge of the Ship.

The Master is duly to pay the Mariners wages, without any abatement, unless it be for Moneys lent them before, or cause to pay any thing to the Owners.

The wages due to Mariners for places near at hand, are to be paid but by two payments; but for remote and long Voyages, in the three payments; one at the departure, another upon the unlading of the Goods, and the third upon the ending of the Voyage, by equal portions in third.

If a Master upon some reasonable occasion will discharge his Pilot, either upon the unlading or relading, he is to pay him full wages.

If Mariners be unruly, and give occasion to hinder the Voyage any way by their misbehaviour, to be proved by two other Mariners, the Master may set them on Land, or cause them to be punished according to their demerit.

If Mariners will not testifie of their fellows misbehaviours, the Master upon his Oath shall be believed, and the Mariner to be punished accordingly.

If a Master do conceal the offences of Mariners, he shall forfeit and pay fifty Dollars, half to the Magistrate, and half to the Poor.

If a Mariner should kill another, the Master is to keep him in Irons until he bring him unto the first judicature to be Judged, &c.

If a Pirat or Thief shall come aboard, and the Mariners are willing to defend the same, and yet the Master will not fight, this Master shall never be put in trust any more, nor have credit as an honest Man, nor be suffered to dwell in any of the Haunce Towns.

If a Master be put in trust to bring over Pearls, pretious Stones, or Money, which are wares of no volume to pay freight, but a consideration; the Master is to have the fourth part of it, and the other three parts are to be the Owners.

If the Master being part Owner, will sell his part, or cause his Owners to pay dear for it; the said part is to be valued by indifferent Persons, and the Owners or some of them are to pay accordingly.

If a Master without cause will sail in another haven than he is freighted, and loss do happen, he shall answer the same of his own means.

If a Master shall sell the Ship and the Merchants Goods, and run away, he shall not remain in any of the Haunce Towns, and shall be pursued to answer for the same to the uttermost by all means.

If by contrary wind and weather being entred into another Harbor, the Merchant doth sell his Goods, the Master is to have his full hire, or to go the Voyage.

If a Master find himself in places where neither himself nor his Pilot is acquainted, and may have Pilots, but will not use them, he is to pay one mark of Gold for his punishment.

If a Master have his lading in Corn, which becommeth hot, he is to cool the same in convenient manner, if wind and weather do not hinder him, and the Mariners are to have two shillings lups for every Last, for doing of it.

Of the hiring
of Mariners.

No Master from henceforth shall take any Mariners to hire, without they have a Pasport of their last service, upon pain of two Dollars, which Pasports every Master is to give, and shall be Printed with Blanks for the names.

None shall hire another Mariner by enticements of words, or by giving greater wages, but take them of course, upon pain of ten Dollars, &c. And if the Mariner take his own leave, the Master may claim half the wages which another shall give him.

The Mariners shall keep their promise of fidelity to the Master, and be of good behaviour, and quietly live together, upon pain as followeth.

If

If any do put himself forth to be a Pilot, Boatswaine, or any other officer, and shall be found insufficient by two credible honest Men, or be proved by his company, they shall not only lose their wages, but also be punished according to the fact.

If a Mariner be entertained, and at the Masters charges, and before the Voyage the Master take dislike of him, he may discharge him, giving one third of his wages, but it shall be of the Masters purse, and not for the Owners to bear any part thereof.

When the Master hath entertained the Mariners at the Ship expences, the Mariners are to make their lodging on board, and to content themselves with it.

When the Ship is come to some Port, or arrived at the place, the said Mariners are not without the Masters leave to go on shore, upon pain to be imprisoned, and further to be punished as cause shall require.

The Mariners shall have no guests on board without the Masters consent.

No Mariner shall have his Wife on board in the night, upon pain of a Dollar if he do offend.

No Mariner is to discharge any ordinance, or shot without the Masters commandment, upon pain to pay double for the powder and shot.

All Mariners shall both at Sea and in the Harbour keep true watch night and day, according to the Masters appointment, upon pain of half a Dollar to be abated of his hire, and by default to be punished, &c.

Whosoever be found to sleep upon the watch, shall forfeit 8 shillings lups, and he that findeth him sleeping and conceals it, shall pay the like.

No Boatswaine shall lose a cable without the Masters or Pilots commandment.

When a Ship is detained by wind and weather in any strange place, no Mariner shall depart or go on shore without the Masters leave, upon pain to lose half wages, the half of it to the Master, and half to the Poor.

Neither shall the Mariners go on shore when the Ship is at Anchor, without the Masters leave, upon pain of half a Dollar.

If any Mariner go on Land without leave, and become wounded, the Master is not to look to see him healed.

If a Boatswaine being absent be the cause of some great harm or loss, he shall answer for it: And if he have no means he shall be then imprisoned one whole year with bread and water: And if by his default the Ship perish, or some body be slain, he shall answer for it with his life, or be punished according to his offence.

When the Master with some of his Mariners goeth on land, the Mariners are to attend in the boat for him, or to follow his order: And if any remain all night on shore, he shall lose his portage, and be punished.

When a Master hath hired his company for a certain place, and he hath afterwards advice of his Owners or Partners, that more profit is to be made in another place; the Mariners are to be content therewith, and to take content for their wages: Wherein if they cannot well agree, then the most ancient are to conclude, or other indifferent Persons: And if any Mariner be not so contented, and thereupon quarels, he shall be punished as a mutinous Person. The like is to be done in any freight which might happen, where the Master is agreed with, which being performed, then to be determined in like manner for all controversies as aforesaid.

When a Master hath maintained at his expences the Mariners in the Winter season, they shall not seek to have their wages augmented.

If a Ship be detained by some Prince or Potentate, or sent on a Voyage, the Mariners are to serve nevertheless; and if any run away they are severely to be punished: And having served, the difference also is to be ended with indifferent proceeding, as is aforesaid.

If Mariners will go away upon ending of half the Voyage, the Master may demand all their whole wages.

If any Mariner Officer having received half wages, run away, he is to be pursued and burnt in the Face with some letter for a mark.

If any Mariner do commit any outrage to the Master, he is to be severely punished according to the offence. And if they combine or conspire against the Master, whereby he may be driven into some other Harbour, or receive great detriment to the Ship and goods, all is to be punished both by wages, life, and Goods accordingly.

If the Ship become assailed by Pirates or Frybuters, the Mariners are to defend the same, and to assist the Master: And if they be found partakers in the taking of the said Ship, they are to be beheaded for it.

If a Ship be in danger at Sea by tempest or storms, the Mariners are to do their uttermost endeavours to help the Master to save the Ship and Goods: And if cast away, to help to save the furniture thereof, as also the Goods and Merchandises, and of them to have some recompence for the saving: And for default, to be punished by all means whatsoever.

When a Ship is to be prepared or set forth, it must be done with a free and good will, and that all things may be bought at the best hand; wherein one or more Persons may be employed with the Master, taking care to bestow all things in convenient place, with the consent of the Owners; that the flesh be well salted and preserved, and all other Victuals provided to be Shipped at the appointed time, all with good order and direction.

But when a Master of a Ship doth Victual in some other Country where he hath no Owners, he must always buy all things as good as he can, and thereof keep always a true and just account, wherein if he be found to deal fraudulently, he is to be punished for a Thief.

Therefore to prepare all things whereby a Voyage may be sooner accomplished, the Magistrates are to take care as well as the Owners, to further the same; so that the Merchant or the Freightor of the Ship making the Goods ready to be laden, may find the Ship ready at the appointed time agreed upon, upon forfeiture of the whole freight.

No Master of a Ship shall for himself alone, or his Owners, deal or lade any Merchandise and Goods in the Ship, without the knowledge of the freightor of the Ship, but do all things orderly.

And whereas it may happen that in the preparing of the Ship some of the Owners may not agree to the same; most voices shall over-rule the same, as the manner is in all Sea Laws, and then Money may be taken upon the Ship for his part, by Bottommary, called *Fœnus Nauticum*.

Of Bottommary.

The Master of a Ship hath no power to take up Money by Bottommary in places where his Owner or Owners dwell, unless it were for so much only as his part cometh unto in the said Ship; otherwise his own Goods, and not the Ship, is to answer the same.

But when a Master is out of his Country, and where he hath no Owners, nor any Goods of theirs, nor of his own, and he cannot find means to take up by exchange, or otherwise, and that for want of Money the Voyage might be overthrown; then may he take Money upon Bottommary, and all the Owners are liable thereunto, otherwise he shall bear the loss.

Of Admiralty.

When Ships do enter into Admiralty one with another, whosoever breaketh the Admiralty, is bound to answer the damage which shall happen thereby: If he have it not in Money, he shall make satisfaction by all other means.

Of Goods cast, or Averidge.

If a Ship at Sea be in danger, so as Goods must be thrown overboard, these cast Goods are to be answered by Ship and Goods, as an Averidge, wherein the Owners and Goods on board pay all *pro rata*.

If a Master cut his masts or sails by stormy weather, the Merchant is to bear part of the loss; but not if the mast do break, or the sails be blown over-board.

The rating of the Goods lost, or to be cast into an Averidge, is to be reckoned upon the Ship, as the same shall be valued to be worth, and that for so much as he must take the same, if the Merchants will suffer it, and the like to be done in the appraisement of Goods, and the Ships freight.

When Merchants Goods are taken at the Seas, some of one Man, some of another Mans;

Mans ; every one is to bear his own loss, unless it were otherwise agreed before the setting forth of the Ship.

If a Ship break on the Seas, or be cast away, whereby it cannot make his Voyage, then there is but half freight due for the goods saved. Of Shipwrack and Goods found at the Seas.

When a Ship receiveth damage upon the Sea, by the Masters negligence, and bringeth nevertheless the Merchants Goods home, the Master is to have his full freight : But for the Goods which he bringeth not there is no freight due ; and if any be damnified, he is to make good the damage.

If any Man find any Shipwrack Goods upon the Coast, or in the Seas, driving near the Ship, and Fisheth up the same, he is to answer the same to the next Magistrate, or Jurisdiction thereunto adjoining, be it Town or Country, and the finder shall have for his labour and pains the twentieth part. But if it be stolen Goods upon the Seas, then he is to have $\frac{1}{4}$ part.

When there is Shipwrack apparent to be on the Seas, the Master is to see the Persons to be Landed first, then to save the Goods, Tackle, Apparel and all the furniture ; and of that which is saved, consideration for it is to be made by the arbitrement of honest Men.

If so much be saved of the Ships furniture as the freight cometh unto, then are full wages to be paid to the Mariners.

When two Ships at Sea cannot shun one another, and both sustain damage, upon proof made by oath not to be wilfully done, it is ended. Of other damages at the Seas.

If a Ship under sail do run upon another Ship at Anchor, and sink the same, or commit other damage, the party offending shall pay for all, and the Ship shall also be liable thereunto, according to indifferent judgment.

If by storm a Ship break loose and run upon another, and indamage the same, the loss to be repaired as aforesaid.

If Ship receive damage by the Anchor of another Ship having his boy, the same is to pay the damage ; and if both Ships be in fault, then the same to be born proportionably.

When a Ship is safely arrived at his place of discharge, the Mariners are to be diligent to look to their discharge, upon pain of half wages. Of discharging of Ships, and delivering of Goods.

No Master shall sell any of the Ships Victuals, unless it were to prevent some loss, and so bring the Money to account, or upon necessity of others to help them in distress ; and the remaining Victuals he is to deliver to the Owners, and the Mariners shall take no part thereof after discharge, and the Purser of the Ship is to look to the safe keeping of it.

The Mariners are not to cast the ballast into the water, but to cause the same to be carried to the appointed place.

The Master is to deliver instantly (upon his discharge) a true account, &c.

The portage of Mariners shall not be allowed for *Spain* nor *France*, &c. but when they are laden with Salt, then they may have it homewards. Of the Masters reckoning, and of the lading, &c.

The Mariners deserving well, are to have certain extraordinary wages, and in all accidents and sickness to be provided for ; all which is agreeable to the Sea Laws before declared. Of wages extraordinary.

CHAP. XXXIII.

Of Navigation and Community of the Seas.

The Law of
Nations.

TRAFFICK and Commerce (without Navigation) would be of small moment: Therefore even as God the Author and Creator of all things, hath made of the Waters and Earth one perfect Globe, for their more mutual service to Mans use; so hath he also distributed his several and distinct Blessings to divers Climates, to the end that (by supplying the barrenness of some things in one Country, with the superfluities and suitfulness of other Countries) there might be a Communication and Entercourse between all Nations, by way of Traffick and Communication of things interchangeably, whereby one Common-weal should live with another; so that Traffick between all People (having Peace one with another) is free. And according to the common right of Mankind, *Jure Gentium*, the Navigation through all the World, is no less free and open to every one, than the use of the air. God having so disposed of the four Elements, two to swim above Mans head; and two to lie under his feet, the Earth and the Water. Hence it proceedeth, that passage both upon Land and Sea through all Christian regions, is and hath been so indifferently permitted to all persons of all Nations, even to *Turks, Jews, Barbarians, and Pagans*, (not being professed Enemies) much less to be restrained therefore of Christians in all respects, both by Land and upon the Seas, understanding the great main Ocean Seas, which cannot be hindred but by the right of Wars.

Of the varia-
tion of the
Compass.

This excellent art of Navigation is now so much practised and known, that the Voyages heretofore performed by Sir *Francis Drake* Knight, and after him by Master *Candish*, sailing round about the Globe of the Earth in less than three years time, is become no matter of admiration; and may be done in far shorter time, as daily experience doth prove.

Marvellous is that natural property of the Magnes, called also Loadstone or Adamant stone, whereby the needle of the Compass being touched, immediately turneth to some one certain point of the Heavens, and after sundry motions hither and thither, findeth rest only in one place and point. And albeit this point in several Horizons be different, yet in any one Horizon it remaineth permanent; and therefore it plainly appeareth, that the same proceedeth of some constant permanent cause natural, and not of any uncertain cause accidental; but what this cause should be, is hitherto unknown. The most probable and best allowed, is the point Attractive, which should be of such vertue as to draw the needle touched, always towards the same point; affirming that there is a great rock of Magnes stone, distant from the Pole certain grades. I have of late years seen a Magnes stone (which the party said to have had from a rock in *Sweathland*) which weighed not much more than one pound, and such was the Attractive power of it, that thereby an Anchor of thirty pound weight was drawn up, as my self and divers others have made trial of; howsoever, this Mathematical reason following is worthy the consideration of a good judgment.

As the Axis of the Earth, notwithstanding all other motions, remaineth (as it were) immoveable; and yet in respect of the Spherical form of the Earth in every several Horizon maketh a line Meridional, by reason of the Section made in the superficies of the Horizons, by Meridians, having all that Axis as their common Diameter: So may it also come to pass of the line of the needle, and his variation, the needle being always permanent in one plain superficies, according to the several Section of the plain

plain wherein it resteth, and the Horizon there may continually be made, in every plain new variations: For a simile as in a pair of Ballances of equal weight, there is a certain motion to and fro, before they find their true place of rest (the same being only in the level of the Horizon) which cometh to pass by the Attractive Center of the Earth; who drawing unto him either weight with like force, finding the substance like also, compelleth them to rest in the superficies, like distant from that Attractive Center: So in the needle, being a body indued with two several properties, the one of Gravity and the other of Levity, which being equally poized, forceth him to abide in the Horizon; the other being Magnetical and received by the touch, causeth him to rest alway in that one Meridian to the Magnes appropriate; it thereby cometh to pass, that after sundry ballancing this way and that way, it only setteth in the common section of this peculiar Meridian and Horizon. So that even as in Dials, the line of the stile only accordeth and concurreth with the Meridian line, in such as are void of declination (but in all such plains as are declinatory, the line of the Stile varieth from the Meridian line, and the same Angle of variation also altereth as well in respect of inclination as declination) so it may be supposed this variation of the Compass to be nothing else but the Angle comprehended between the Meridian line, and the common section of the Magnetical Meridian to the Horizon, in the Horizonceal plain; and this Angle to be always exactly equal to the Angle contained of the Meridian line, and line of the Stile, the Longitude of the place proponed, accounted from the Magnetical Meridian, being equal to the declination of the Dials plain superficies, making computation from South to East circularly, and the Latitude of the place equal to the complement of the inclination of the same superficies Horological, wherein every Man at his pleasure may judge with understanding, if he have tasted but of the first principles of the Mathematicks or Cosmography. And having made mention of the Attractive Center, I call to memory a conference, which in the year 1606 (being in *Torkshire* about the Allom Mines, and certain Lead Mines in *Richmondshire*) passed between the Archbishop of *Tork*, Doctor *Matthew*, and my self, in presence of *Ralph Lord Eure*, with whom I went to *Tork* to congratulate the said Archbishop newly come to that See, which was concerning the Center of the Earth, which he said was unknown unto him what to conjecture of it; whereupon we entred into a large discourse, insomuch that from the lowest Center, we did clime and ascend to the highest Clymate by imaginary conceits (for so is all the study of the Circle of the Zodiack, and the appropriation of the twelve Signs therein:) And after many reasons of the Earths stability, against the *Pythagorians* and *Copernicus* doctrine of Mobility (that is to say, whether the Heavens move, and the Earth resteth immoveable, or the Earth move, and the great Orb of Stars be permanent mentioned before) we did find all this to be imaginary, and in that consideration and imagination we did descend to the lower Center again; and thereupon conclude, that whereas the Center is taken to be as a point of a great Circle, and so all weighty things falling thereunto, it may as well be a great Circle whereupon all other Orbs run in circumference circularly: Seeing that the Earth and Waters together make the perfect Globe as aforesaid, and all weighty things may be inclining to that Circle. But this matter being not concerning Navigation, let us return again to our observations, that the main Ocean Seas are common to all Nations as the passages are on the Land to be Navigated for Traffick and Commerce, yet no one Man can Traffick with any Nation without their consent.

Concerning the Art of Navigation, Mariners have one great imperfection, that is, the want of exact rules to know the Longitude, or Arks Itineral, East and West, without the which they can neither truly give the place or scituation of any Coast, Harbour, Rode, or Town; nor in sayling discern how the place they sail unto beareth from them, or how far it is distant: Whereby they are inforced long before they come to any Coast, all night to strike sail, not otherways than if they were upon it, thereby losing the benefit of prosperous winds, in such sort sometimes, that whereas keeping a true course, they might have been quietly at road, they are by contrary and

Experiences
of former a-
ges doth con-
firm this ima-
ginary Circle
of the Zodi-
ack.

A very rare
observation
respecting the
Latitude.

adverse tempests carried far off, and so not without great charge to the Owner, pain to the Company, and peril to their Ship, are enforced to waste their time; which of late years by some new Chartes and Instruments is in some part amended, albeit the said Chartes are still described with streight Meridian lines running equidistant or parallel, which is erroneous: And they suppose that running upon any of their points of the Compass, they should pass in the circumference of a great Circle, and therefore in the plain Cards describe those winds with straight lines, which is another abuse. For the Ship stemming the North and the South, only maketh her course in a great Circle East or West, she describeth a parallel, and being stirred on any other mean point she delineateth in her course a Curve or Helical line, neither straight nor circular, but mixt of both: Which supposition being well observed, between two different Angles of variation, and conferred with some such third Angle of a Curve line, every degrees sayling or thereabouts, will shorten their course of sayling, that (with like wind and weather) they shall perform that in twenty four hours, wherein they spend above three or four days, and many times the Voyage is thereby lost and overthrown. As I made Sir Francis Drake Knight, to take notice of, in the year 1587. and after that more sensibly to Sir Walter Rawleigh Knight.

CHAP. XXXV.

Of the distinct Dominions of the Seas.

Renuntiation
of Goods in
common.
Gen. I. 28.

PLATO the Philosopher, perceiving that Equality would be the cause that every Man should have enough, was of opinion, and willed all things in a Common-wealth to be common; whom Sir Thomas Moore in his Utopian Common-wealth seemeth to imitate, to the end that an infinite number of Laws already made, and the making of so many new Laws as daily are made might be abolished; whereas all of them are not sufficient for every Man to enjoy, defend and know from another Mans, that which he calleth his own proper and private Goods. But finding afterwards that this Equality could not be established, and that many other inconveniences should arise thereby, he did wisely revoke the same in his second Common-wealth. For the same was never used in any age, nor by the Word of God commanded, when from the beginning he willed Man to subdue the Earth, and rule over the Fish. And again after the flood, willing Man to replenish the Earth, and for the better performance thereof scattering Mankind at the Building of the Tower of Babel, over all the face of the Earth, dividing the Isles of the Nations into the several Lands, God being the Author of Nature, as also of the division: Inasmuch that when Mankind was propagated to an infinite number of Creatures, and things upon the Earth not sufficient for their sustenance, then of necessity followed the use of Trading upon the Seas, both for Fishing and Negotiation; which could not be done if all things had been common, neither on Land, nor upon the Seas, which thereupon became divisible, in places of Fishing, but not in the main great Seas, which is common to all Nations (*Jure Gentium*) as in the precedent Chapter is declared; not that the words intend any Law set down by common consent of all Nations, but only denoteth unto us the example or custom of other Nations in sayling and Trafficking over the Seas, with Commodities reared upon the Land and by the Seas joyning thereunto, and not in the main Ocean Seas where no Fishing can be used; whereby the properties of both Lands and Seas are distin-

distinguished by the said Law of Nations, agreeable in this particular with the Law of God: For the Moral Law prohibiting Theft and the coveting of other Mens Goods, doth declare the said property. And the Ceremonial Law, willing every Man to make sacrifices of his own, doth confirm the same. By Divine Law.

The means which God hath appointed, to make this distinction of the Dominions upon the Seas, are as certain as the mensuration of the Land whereunto the Sea is adjoyning, and in propriety to be esteemed accordingly, taking their names of the Countries and Kingdoms adjacent; or of their situation; as *Mare Britannicum*, *Mare Germanicum*, *Mare Hibernicum*, and for situation, *Mare Mediterraneum*, observed by Cosmographers, Historiographers, and Mathematicians: This is performed with the help of the Compass, counting of courses, soundings, colour of the gravel or sands, and other ways to design *Finitum ab infinito*: So far as is expedient for the certain reach and bounds of Seas, properly appertaining to any Prince or People; wherein the Doctors of the Civil Law have recorded excellent observations. *Baldus* saith, *Vidimus de jure gentium, in Mare esse Regna distincta, sicut in terra Auda.* By the Civil Law.

Bartolus doth in his opinion allow for Princes and People at the Sea-side *Centum milliarum*, which is one hundred leagues of Sea from their Coast, if they extend their protection so far, called by them *Distriktus maris & territorium*, which is most plain in those Seas where the Isles of *Garnesey* and *Jarnesey* are so sensible and visible to the Realm of *England*, or where there are such rocks or eminent marks as the *Wasches* at the West Seas thereof; to which purpose *Paulus* a renowned Civilian saith, that it is not needful for him who would possess himself of any Land, to go about, and tread over the same; but it is sufficient to enter in upon any part thereof, with a mind to possess all the rest thereof even to the due marches, to be made apparent by the instruments of Geometricians. And the like may be designed upon the Seas, notwithstanding the solidity of the one, and the continual flowing to and fro of the other. By the Law of Nations and Customs.

This distinction of dominion having continued so many hundred years, needeth not to be corroborated with other proofs and arguments: Yet let us note *Obiter*, that if the same were not distinguished as aforesaid, one born upon the Seas should have no Country or Nation to appeal unto, and a dying intestate upon the Seas, should minister occasion of question to know who should administer his Goods; and making of a Will, how the same should be proved and executed by Law, without approbation of some Court or Jurisdiction: Whereas we find many Admirals of the Seas, and their several Jurisdictions upon the Seas, as Deputies to their Princes or States, who are always absolute Commanders in their precincts according; to the treaties and contracts made between Princes, which are in the nature of Laws, and inseparable of the said Princes right on the Land, concerning the possession of their Kingdoms or Common-weals, as the fundamental cause of their dominion, wherein discontinuance (of any part of their right) cannot be pleaded against them. The Kings of *England* nevertheless have been provident and careful herein: For Historiographers have recorded, that King *Edgar* (one of the *Saxon* Kings long before the Conquest) made a survey yearly of the four great Seas, and stiled himself Lord thereof even until *Norway*, and his progress was most toward the North. It is also affirmed, that the said King *Edgar* caused an inscription to be made upon his Tomb for a monument, calling himself *Dominus quatuor Marea*: And as *Papinian* the Jurisconsult saith, *In finibus questionibus vetera monumenta sequenda sunt.* But this for the dominion of the Kings of *England* over their Seas, is not needful. For afterwards *William Duke of Normandy*, after he had subdued the Realm of *England* by Conquest, caused himself not only to be proclaimed King, but also that all the Goods of the Subjects were his, and so caused the Land to be divided, and yet was contented to change the title of a Monarchy by Conquest into a Monarchy Royal, and was also Lord of the said four Seas, by the former *Assumpt*, which had then continued 200 years; and his progress by Sea was most Westward. For when Princes or Kings do stile themselves by Proclamation, then the continuance thereof (without opposition of other Princes) is holden and observed as inviolable and permanent. Cases of Civil Law, or Admiralty.

Now

Grosuons
Chronicle.

Now King *Henry* the second succeeding *William* the Conqueror, within one hundred years, did joyn *Ireland* to the Crown of *England*, and did reduce *Normandy* and other places in *France* to the Crown, taking (as it were) a new possession of the said Seas: And *Henry* the first every year, or within three years at the furthest, crossed over into *Normandy*, having taken *Robert* Duke of *Normandy* Prisoner.

Chro. Malmesbury.
John Hayward.
By antient records, and
Treatise, &c.

A rare Book
remaining
with the Arch-
bishop of Can-
terbury.

The ransom
of King John
of France.

In the time of King *Edward* the third, there was a disputation held with *France*, concerning the Fishing of the Seas about *Brittain*: In which it was proved to belong to *England*, and thereupon *France* disclaimed therein, as appeareth by the said King *Edward* the third his Proclamation yet extant. Which arguments and contracts are as a Law effectual. And herein I must remember the singular care which the Right Reverend Father in God Doctor *Abbot* (now Archbishop of *Canterbury*, and Metropolitan of *England*) hath had in procuring (at his great charges for the good of our Posterity) an excellent great Volume or Manuscript which was heretofore taken at *Calais* in *France* when the *Spaniards* took the same, Anno 1596. and carried to *Bruxels* in the *Low-Countries*, whereof I have had the perusal, and made an Abstract of the Chapters of the same, viz. The treaty of Peace between *Edward* the third, King of *England*, and *John* King of *France*, for themselves and their eldest Sons, namely *Edward* the Black Prince of *Wales*, and *Charles* Duke of *Normandy* Regent; the *French* King his Father being Prisoner to the said King *Edward*: Which Treaty was made the Eighth of May 1360. in *Brittain* near *Chartres*, and confirmed at *Calais*; whereupon sixteen Hostages were given to the King of *England*, by the *French* King, who was to come thither in Person, and to pay three millions of Crowns for his Ransom, of two Crowns to be reckoned for an *English* Noble, called in King *Henry* the eighth his time Angel Noble, being some 750000 £ sterling. The Ship whereof upon the one side, did signify the dominion of the Seas; whereunto old *Chaucer* the Poet did allude in *Henry* the fifth his time. This Money was to be paid, to wit, six hundred thousand Crowns at *Calais*, within four Moneths after King *John*s arrival there, more, four hundred thousand Crowns within the year, and so much yearly until the full payment made within the City of *London*, being the Kings Chamber.

After this follow the particular Letters for the delivery of several Countries and Towns, as *Caours*, *Carfin*, *Monstreul*, *Calais*, *Rochel*, *Turain*, *Poitiers*, *Poitou*, *Xantes*, *Xantogne*, *Dagonois*, *Perigot*, and divers others, besides many letters concerning the *French* Kings liberty, and his Hostages, and of the homage to be made by the Earls and Barons to the King of *England* (who remaineth with the title of Sovereignty and Domayne) besides many other memorable things; so that all matters concerning the Seas and Land were established for those Seas: And King *Edward* took six pence a Tun for Fishing Ships. King *Henry* the fifth who did Conquer all *France*, and had the possession of *Mare Britannicum*, lost nothing of his right; no more did *Henry* the sixth, and King *Henry* the seventh, as may appear by their Proclamations, Treaties, and Contracts, not only with the *French*, but with the Archdukes of *Burgundy*, as by *Guiccardins* Chronicle, or Historical description of the *Low-Countries* appeareth. And as Doctor *Dee* in his Book of Navigation affirmeth, King *Henry* the seventh in consideration of the Fishing Trade, properly belonging unto *England* (in his Seas and Dominions) had resolved to settle a Trade thereupon, which he preferred above all Voyages; for in those days, there was no Fishing Trade established in the *Low-Countries*. And it is not yet one hundred years compleat, that one *Violet*, *Stephens*, and other discontented Fishmongers departed the Realm of *England*, and went into *Holland* to the Town of *Enckhusen*, where they procured the inhabitants to Fish for them, in his Majesties of Great *Brittain* Seas, streams, and Dominion: Which inhabitants (upon the decease of the said *English*-men Fishmongers) took the whole Trade to themselves, dispersing the same into many other Towns, whereby the same is admirably increased. Queen *Mary* being Married with King *Philip* the second of *Spain* (under whom all the seventeen Low Provinces were united) granted a lease unto the said King for the Fishing of his Subjects in the North parts of *Ireland*, for one and twenty years, for a certain fine, and paying one thousand pound yearly into

Chro. Hollingshed.
Chr. Froisart.
Guiccardin.
and the said
Treatise.

By original
antiquity.

into the Treasury of *Ireland*, and *Edward Finton* Knight then Treasurer. And the Company of the old Haunce *in primo* of the said Queen *Mary* had also liberty to Fish within the said Seas, upon certain conditions, as appeareth in the Chappel of the Rolls of the Chancery. And for *England* Northwards, licences were given at *Scarborough* Castle.

To this distinction of dominion of the Seas, I call to memory the proceedings of that victorious King *Henry* the eight, who during the time that *Calais* was under the Crown of *England* (as it hath been full 211 years) used the invention of the sign of the Portcullis, signifying the power of locking up of the narrow Seas between *Dover* and *Calais*, which was thought convenient to be used upon the Coyn made for the *East-Indies*, at the beginning of that Trade, being pieces of the value of eight Royals of *Spain*, whereof there was Coyned in the Tower of *London* for a trial (in January 1600) some six thousand pounds, which could not be made currant there, because the *Spanish* pieces of eight Royals, had been before that time counterfeited by other Nations, which made the *East-Indians* to doubt of our Coyn, although without cause. This noble King *Henry* (having procured the Emperour *Charles* the fifth to meet with the *French* King) went over in Person with a great Power to besiege the Town of *Bulloigne* in *France*, and when he saw that the Emperours Tent or Pavilion was made with the two Pillars of *Hercules*, and the inscription *Plus ultra*: And likewise the *French* Kings Tent with the three Flower-deluces, and the title of *Primus Christianorum Rex*, He caused an Archer to be made upon his Pavilion with Bow and Arrows, and his inscription was *Cui adhereo præest*, declaring thereby his present strength whereby he did qualify those Wars, and Peace was made between the Emperour and the said *French* King, it being true that the state of a Prince doth as much consist by reputation, as by strength.

Our Sovereign Lord King *James*, hath also been mindful of his right of distinct Dominion; for the great blessings which Almighty God hath allotted to the Kingdoms of Great *Brittain*, *Ireland*, and the Isles adjacent under his Majesties Dominions, is so visible to all the World, as that thereby they are ravished with admiration. For albeit that the Earthly blessings are produced in seasonable times: Yet the blessings of the Seas are directed and pointed at by the Finger of God at infallible seasons, causing those watery creatures to offer themselves for our sustenance, and for the general good of all creatures in places certain, within his Majesties Seas, Streams, and Dominions, and not into the Main where Fishing cannot be effected. Whereupon his Majesty before his coming into *England*, did let the Fishing of *Scotland* to the *Hollanders* for fifteen years, it being agreed by more antient Treatise between them, that the Fishing then agreed upon should be eighty miles from the Coast, to the end the Scholes of Herrings should not be interrupted. His Majesty in the fourth year of his Reign of Great *Brittain*, made a Grant to one *Collins* of *Coventry* for twenty one years for the Fishing in some parts of *Ireland*: And the like Grants have been made for the Isles of *Garnesey* and *Jarnesey*, according to the Common Law of *England*, which (in this point concerning his Majesties right of Dominion) is very copious, the handling whereof I leave to the learned and judicious of the said Law.

In the seventh year of his Majesties said Reign, his Highness caused a Proclamation to be made, concerning his Dominion of Fishing, which being compendious and substantial, I thought convenient here to be inserted *Verbatim*.

JAMES, By the Grace of God, King of Great *Brittain*, *France* and *Ireland*, Defender of the Faith, &c. To all and singular persons to whom it may appertain, greeting. Although We do sufficiently know, by Our experience in the Office of Regal dignity (in which by the favour of Almighty God, We have been placed and exercised these many years) as also by observation which we have made of other Christian Princes exemplary actions, how far the absoluteness of our Sovereign Power extendeth it self. And that in regard thereof We need not to yield account to any person under God, for any action of Ours which is lawfully grounded upon that just Prerogative: Yet such hath ever been, and shall be Our care and desire to give

give satisfaction to Our neighbour Princes and friends, in any action which may have the least relation to their Subjects and Estates: As We have thought good (by way of friendly Præmonition) to declare unto them all, and to whomsoever it may appertain, as followeth.

Whereas, We have been contented, since Our comming to the Crown, to tolerate an indifferent and promiscuous kind of liberty to all Our friends whatsoever to Fish upon Our Streams, and upon any of Our Coasts of Great Brittain, Ireland, and other adjacent Islands, so far forth as the permission or use thereof might not redound to the impeachment of Our Prerogative Royal, nor to the hurt and damage of Our loving Subjects, whose preservation and flourishing Estate We hold Our selves principally bound to advance before all worldly respects: So finding that Our connivence therein, hath not only given occasion of over great encroachments upon Our Regalities, or rather questioning of Our Right; but hath been a means of much daily wrongs to Our own People that exercise the Trade of Fishing, as (either by the multitude of strangers which do preoccupy those places or by the injuries which they receive most commonly at their hands) Our Subjects are constrained to abandon their Fishing, or at the least become so discouraged in the same, as they hold it better for them to betake themselves to some other course of living. Whereby not only divers of Our Coast Towns are much decayed, but the number of Mariners daily diminished; which is a matter of great consequence to Our Estate, considering how much the strength thereof consisteth in the power of Shipping, and the use of Navigation. We have thought it now, both just and necessary (in respect that we are now by Gods favour, lineally and lawfully possessed, as well of the Island of Great Brittain, as of Ireland, and the rest of the Isles adjacent) to bethink Our selves of good and lawful means to prevent those inconveniences and many others depending upon the same. In the consideration whereof, as We are desirous that the World may take notice, that We have no intention to deny Our neighbours and allies, those fruits and benefits of peace and splendiship which may be justly expected at Our hands in honour and reason, or are afforded by other Princes mutually in the point of Commerce and Exchange of those things which may not prove prejudicial unto them: So because some such convenient order may be taken in this matter, as may sufficiently provide for all these important considerations which do depend thereupon: We have resolved, first, to give notice to all the World, that Our express pleasure is, that from the beginning of the Month of August next coming, no person of what Nation or Quality soever, being not Our natural born Subject, be permitted to Fish upon any of Our Coasts and Seas of Great Brittain, Ireland, and the rest of the Isles adjacent (where most usually heretofore any Fishing hath been) until they have orderly demanded and obtained licences from us, or such Our Commissioners as We have authorized in that behalf, viz. at London, for Our Realms of England and Ireland, and at Edenborough for Our Realm of Scotland. Which licences Our intention is, shall be yearly demanded, for so many Vessels and Ships, and the Tunnage thereof, as shall intend to Fish for that whole year, or any part thereof, upon any of Our Coasts and Seas, as aforesaid, upon pain of such chastisement, as shall be fit to be inflicted upon such wilful Offenders.

Given at our Palace of Westminster the fixth of May, in the seventh year of Our Reign of Great Brittain, France and Ireland, Anno Dom. 1609.

By this Proclamation, is his Majesties Right and Dominion of the Seas expressed in two words, by Lineal and Lawful possession of an hereditary Kingdom or Kingdoms whereunto those Seas are joyned and appertaining.

It is not a Dominion obtained by an elective Kingdom, as Poland, Hungary, and others; neither is it had by any first Discovery, wherein the Pope must be a Mediator, as Alexander the sixth was between the King of Castile and Portugal upon the Discovery of the East and West-Indies, by drawing a line upon the Globe, from the Island of the Canaries, to make the division between them; neither is it like to the Whale fishing in Greenland, where some upon their Discovery took neither possession, much less had any occupation, which maketh the stronger right: Neither is it by gift or purchase, as some Italian Princes in the Mediterranean Seas, which

which do nevertheless injoy both freedom and benefit thereby ; but it is undoubted and indisputable as aforesaid.

To conclude this Argument, the distinct dominion of a bordering Prince upon the Seas, is best seen by the Tribute or Tax which he taketh upon fishing Ships, whereof we have many presidents.

In *Russia* many leagues from the *Main*, Fishermen do pay great Taxes to the Emperour of *Russia*, and in most places none but his Subjects are permitted to Fish, and the *Hollanders* do give him the tenth Fish.

The King of *Denmark* taketh great tribute, both at *Wardhouse* and the Sound.

The Kings of *Sweathen* have done the like, which is now continued by the King of *Denmark*, or *Norway*. The Duke of *Medina Sidonia* taketh for Tunyn.

King *Edward* the Third of *England*, took six pence for every Tun in his time, which by inhauncing of the Money is now 18 pence.

All the bordering Princes of *Italy*, do take tribute of the Fish taken within the *Mediterranean* Seas, for their several Territories.

In *Lappia*, Fishermen do pay Moneys in the Sound for passage to fetch it, over and above the tenth Fish.

The Earl of *Orkney* taketh the tenth Fish, for the Isles of *Orcades* under his Jurisdiction: As the Fishermen do to the Lords of the Manors in the West parts of *England*, for Pilchards, Hake and Conger.

The States of the United *Low-Countries*, do take an Imposition upon Fish taken within the Seas and Streams of other Princes, as also near their Coast ; and their Subjects Trafficking with the *Russians*, as *Haunce Noblett*, *Haunce Van Stracle*, *Robert Englegrave* and others, do continually pay the tenth Fish, unto the Emperour of *Russia*.

All which is requisite for Merchants to know, to prevent troubles or losses, for the pretence of ignorance doth not excuse, as our Merchants of *Kingstone* upon *Hull* have found to their exceeding loss heretofore.

CHAP. XXXVI.

Of Customs, Subsidies, and Impositions paid upon Commodities.

WHEREAS Customs, Subsidies, Impositions, Toles, Accizes, Customs upon Commodities due by the Law of Nations, Imposts and other duties, by the exemplary Actions of Princes, and Common-weals, are due by the Law of Nations ; as a matter inherent to their Prerogatives, because they are absolute Commanders in their Harbours, Havens and Ports, where Commodities are exported : Every Merchant is bound to take notice thereof and to observe the same, according to the ordinances and proceedings used therein in all Countries respectively : To avoid the danger of the loss and forfeiture of his Commodities, and to make a true calculation how to buy and sell to profit, observing how much upon the hundred pounds in value of his Commodities (rated by the orders of divers Countries) the same amounteth unto, and to add the same with the charges upon Commodities, to the price whereat the said Commodities were bought, as well in his native Country, as in other Countries where he doth Traffick and Trade.

In *Russia*, *Denmark* and *Sweathen*, the Custom and Ordinance is ; if a Merchant do not declare all his Commodities, which he importeth or exporteth, but conceal-eth some part of them ; all the Commodities of that kind, are forfeited to the Prince ; and he shall find but small favour to redeem them.

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In *Spain*, and other Dominions of the King of *Spain*, the Commodities concealed are only forfeited, unless they be prohibited and unlawful Goods.

Abuse of favourable dealings.

In *England*, *Scotland*, and *Ireland* is the like, and only the Goods concealed are forfeited, and may be had again upon a reasonable composition; for the Statute Law giveth Authority to the Officer who maketh the seizure, that upon licence sued forth to compound, he may do it safely for his part, which is the one moiety; and for the other moiety which is the Kings, Merchants are graciously dealt withal, by the Judges or Barons of the Kings Exchequer, or others thereunto authorised: Insomuch that it hath happened that some Merchants relying upon this favorable dealing, have adventured to expose their Commodities unto the forfeiture thereof, being Commodities which pay much Custom and Imposition: As Cambricks, Lawns, Tobacco, Cutcheneal, *Venice* Gold Threed, and other things, because they were (in a manner) assured to make composition under the sum which they were to pay for Custom and Imposition.

Strict orders for Customs at *London*, &c.

In *France* and *Germany* is the like for concealed Commodities, which are not declared in the Custom-house; and Jewels, and precious Stones, and Pearls are freed of Custom. And so was it in *England*, until of late years, since the Customs were taken to Farm, and yet they pay but three *pro cent.* of the value of their appraisement, to be rated by the Officers of the Custom-house at *London*. But if any Merchant or Jeweller bring over any Jewels or precious Stones and Pearls, he is to declare them to the Officers or Waiters of the place where he landeth, otherwise they will be seized (by water or land) as forfeited to the King; wherein more strict dealing hath been used of late, since the King hath letten to Farm his moiety of the Seizures. So that first of all the Custom of concealed Goods must be paid, before any composition be made, next, the composition being made, then may the Informer be agreed withal. And no Commodities can be delivered upon security to the owner, as formerly by the Law was accustomed to be done; but they must remain in some sufficient custody until the matter be tried by Law, or compounded by agreement. But prohibited Commodities (as Allom and other things) by Letters Patents and Proclamation, the possession may be had, upon security to be given to answer the value thereof, according to the appraisement made of them. And these Commodities (if the Master of the Ship do not declare them, upon his entry made in the Custom-house, upon his oath) are also subject to the forfeiture, although they come consigned unto a Merchant or Factor unawares, by another Merchant that knew not that such Commodities were prohibited to be imported. The like is it for a Merchant shipping out unlawful wares: But herein he may have intelligence by the Customer, before he do lay them upon the water to be Shipped. Again, if a Merchant carry Mony by water down to *Gravesend*, with an intention to bestow the same in Bays at *Sandwich*, or in other Commodities at *Canterbury*: He is first to declare the same in the Searchers Office, or else the Money is lost, and three times the value upon information. For no Mony of Gold or Silver, or any forrain Coyn or Plate brought into the Kingdom, can be transported; only for Passengers expences, some four or five pounds may be carried out. But for Commodities brought in, which have paid Custom, the same may be Shipped out again by Cocket, without paying any more Custom and Imposition; so it be done upon good Certificate, that it is the same Commodity, and that the property thereof is not altered; and this must be done within six months after their importation.

Permitted to break bulk at *Tilbury-Hope*.

All Merchants Ships being laden, have always (time out of mind) been permitted to break bulk below, or at *Tilbury-Hope*, and to pay no Custom, but for the Goods they brought up, or landed in *England*, and not for the Goods which they did transport in the said Ship, or in any other vessel or Ship: Which priviledge and certainty of Merchants Custom ought to be seriously observed, better than it hath been of late. And of this and other observations, Merchants and Factors are to give notice to their Friends and Masters, to the end they do not incur any danger, which (to avoid

in

in some sort) is effected by entering the goods upon sight of the Customers To enter goods upon sight. view, by opening of them.

In *Barbary* and other places, where the Customs are payed in kind or *Species*, if any part be concealed and not entered, that only will be forfeited; and yet the loss is greater, because they will make Choice of the best: As for example, Suppose a Merchant doth enter divers Sorts of Linnen-cloth, and concealeth some pieces, the Officers will take both the tenth piece for the Custom, and all the concealed pieces of the best and finest Sorts, to your exceeding great loss.

In the *Low-Countries* and *Germany*, as also in most places of *Italy* and *Turkey*, you shall only forfeit the goods concealed, and be permitted to compound for them as you can agree, wherein the Circumstances in some places will be considered, and the manner how the error grew, or whether it were done with a set purpose.

There are also in divers places allowances made (as in *England*) upon Wines in regard of leage of ten or fifteen upon the hundred, or else all the Butts and Pipes are to be filled up, and so to pay accordingly; wherein the time of the Voyage, foul weather and other accidents are to be considered, to make your composition thereafter. Allowances made upon Customs and Impositions.

Upon Cloths to be shipped out, there is allowance made of the tenth Cloth for a wrapper, which payeth no Custom: And so of all other woollen Commodities, which pay after the rate; as three Northern Kerfies for a Cloth, four *Devonshire* Kerfies, two single Dozens, one double Dozen, six Cardinals, Pinwhites, Statutes, Stock-bridges, Straties, and Tavistokes, four *Cornish* Dozens, Pennistones unfriezed, Island Dozens, and Northern Plains for one Cloth; two *Bridgewater* *Cornish* and *Devonshire* double Dozens, *Florentins*, Northern Dozens single, and Pennystones for a Cloth, to be understood for a short Cloth coloured or white of twenty and four yards long, weighing 60 lb until 64 lb, whereof English Custom was a Noble, and the Merchant Stranger thirteen Shillings and four pence, whereunto is added the ancient Custom heretofore payed by the Merchants of the Steel-yard or Hauncetowns being 14 pence, so together 14 s 6 d a Cloth, besides the overlength of 3 d $\frac{1}{4}$ the yard; which is of late comprised in the new Imposition of the pretermitted Custom for weighing of Cloths, at two pence the pound, so that a short Cloth payed in times past a Noble, and now ten Shillings, besides the overlength, according to the weight, after the said rate at two pence for the pound: All which the Merchant stranger payeth double. Allowance upon Cloths.

Also whereas of late years, since the Customs were letten to farm, all Commodities, as Sugars, Spices, Raisins of the Sun, and others are weighed, and thereupon the Tarra for the Cask or Chest is to be allowed, and so the Custom is payed. There ought good allowance to be made for the said Tarra, because many Commodities being unladed, and having taken the moisture of the Seas, increaseth the weight of their Cask; so that Merchants pay many times Custom for that which they have not, by the strict dealing of Officers contrary to equity and justice, if they do not warily look to their affairs, wherein the Officers may also be excused. Allowance for Tarra or Cask.

Now to conclude touching Customs, we must consider what they may amount unto upon the hundred; according to which, Merchants are to cast up their accounts for benefit and loss, as aforesaid.

The Custom in *England* (called *Parva Custuma*) was three pence upon every pound, that the Commodities are rated in the Custom Book, which is payed by Merchants strangers, now altered paying sixpence. Custom.

The Subsidy or Poundage is payed by all Merchants of what Nation soever, which is 12 d upon all Commodities brought in. And for Cloth exported 6 s 8 d for *English* Merchants, and Merchants strangers double. Subsidy.

The new imposition established in the year 1608. is also 12 d upon all Commodities imported, and upon some Commodities exported is limited; so that Custom and Subsidy in *England* is 12 $\frac{1}{2}$ upon the 100 for Merchants strangers: Besides Butleridge or Scavage, almost one *pro cent.* more for goods inward; and for *English* Merchants is ten upon the hundred. Imposition.

Impost.

The Impost of Wines is limited upon the Butt, Pipe, Hoghead, as by the Book of rates, with the composition Money, and other duties.

Alcavalla.

In *Spain* and *Portugal* they take after divers rates for Commodities, some $\frac{1}{10}$ or $\frac{1}{15}$ and twenty five upon the hundred, esteemed to be one with another *un quinto* or $\frac{1}{5}$ part, or 20 *pro Cent.* with the Alcavalla, taken from Brokeridge to sell them. In *Barbary* seven *pro Cent.* aboard.

The Turk taketh $\frac{1}{5}$ part, as the *Egyptians*. The *Venetians* take 3, 5, 7, and 10 upon the hundred with great advisement, and upon the Manufactures of other Nations 14, 15, and more. And the like is done in *France* to advance the handy-crafts man.

The great Imposts demanded in the year 1604. by *Philip* the third King of *Spain* (of 30 upon the 100) of *French*, *English* and *Flanders* Commodities, was soon abolished, when the *French* King *Henry* the fourth did the like; for one extream enforcing another is of small continuance.

CHAP. XXXVII.

Of Merchants Wagers, Stipulations, or Conventions.

FORASMUCH as divers Civilians have intreated of this Argument of Merchants Wagers, and made some Treatises *de Sponsionibus*, where under matter of Assurances is comprised: It may not be thought impertinent to handle this subject briefly and dividedly from Merchants Assurances, already declared in his proper place.

The said Civilians do distinguish these Wagers or *Sponsiones* to be threefold.

1. Where a Wager is laid with a pawn in the hands of a third person.
2. Where (by way of Stipulation) something is given upon a Wager.
3. Where a thing delivered or by a covenant made with another person, the same is promised to be restored, and double, treble, and ten times the value thereof unto the party with whom the Wager is made, if the matter in question or doubt do not take effect; whereof many examples may be given and declared, namely.

Examples of Wagers.

The Great Wager between *Cleopatra* Queen of *Egypt*, and *Marc. Anthony*, for the great expences of a supper, by dissolving the Paragon Pearl, and drinking the same, as *Pliny* reporteth, when *Lucius Plancus* was made Judge of that Wager, and pronounced that *Anthony* had lost.

That of *Cecinna* whereof *Cicero* maketh mention for the recovery of his grounds taken from him in hostile manner by *Eubusius* and restored again.

That such a Cardinal shall be elected to be Pope, that such a King is dead and such a Town taken: In all which, the Wager is made by pawn, Stipulation, or Convention, as aforesaid; and hereof are innumerable examples.

Custom the best interpreter of Law. Lawful Wagers and Unlawful.

Hereupon they conclude, that all Wagers laid must be for honest causes, and as it were striving for vertuous actions; and that these by the Law are to be maintained in the performance of the Wager, wherein Custom is the best Interpreter, even in the point of Law, which is considerable in all cases by the long observation of them.

A Wager being laid, that the Pope of *Rome*, or the Emperour, or any other personage shall die within the year, is good in Law: But to lay Wagers, as desirous or wishing some unexpected evil or adverse fortune unto an honest Man, or although it were to an enemy, is neither civil nor natural in the understanding of well disposed Men.

A Wager laid upon the death of a private person, is disallowed; but not for the contracting of any supposed or expected marriage, which is Lawful.

All

All Wagers laid in lawful games are allowable; but in prohibited games cannot be recovered by the Civil Law. So Wagers made by lookers one upon other Mens games are disallowed, which is the cause that Stipulations are made, putting the pawn or Mony down, which is called, to stake down: And if it be upon an unlawful game, then the lookers on are subject to punishment, as well as the gamesters.

A Wager laid who shall eat or drink most is unlawful.

If a Gamester or a Merchant playing, receive Twenty and promise to give Fifty for it the next day playing, the Convention is good.

A Merchant laying a Wager to give ten for one if such a Ship arrive within a limited time, within such a Port or Haven, is good in Law.

A Wager is laid upon the arival of a Ship in the port of *Lixborn*, and a certain sum of Money promised thereupon: It falleth out, that the said Ship is a Galeon; so denial is made to pay the Money. The Law did determin the Money should be paid, because the word Ship is a general name, although it be called by divers names, As a Notary is called a Tabellion, Scrivenor, or a publick servant.

A Wager upon a Son or a Daughter to be born, is good in Law; and if it be a Hermaphrodite of both Sexes, then judgment is given according as the natural inclination shall be found to be more masculine or feminine.

And in all Wagers wherein ambiguity or equivocation doth happen, there must be a natural moderation in the construction of them; for an evil custom loseth her name, and becometh usurpation, as is before declared. Ambiguity, or
Equivocation
in Wagers.

If any Man by the inducement or fraud of a third person lay a Wager that such a Woman shall be delivered of a Son, when she was already delivered, the Wager is not to be allowed; and if the Midwives are partakers herein they are to be punished and incur *Crimen Stellionatus*.

If one lay a Wager to run with another, and afterwards doth refuse to run, he may be compelled thereunto, or the Stake is lost; for he committeth no deceit, which preventeth a fraud. The captation or advantage taken upon words ought therefore to be excluded, and Wagers are to be made in plain terms, and to be construed accordingly; *Fallere fallentem non est fraus*.

Wagers between Merchants are many times done more for sport and recreation than for gain: For over great Wagers are against good manners, and may concern a Merchant much in reputation and credit, more than the playing for great sums of Money, which many times Merchants do use, with the observation of a convenient time, and as the Proverb is, with good fortune, otherwise the end of it is dangerous; for as nature produced all things in due time, so is moderation required in all actions.

CHAP. XXXVIII.

Of Merchants marks set upon Commodities.

THE marking of Merchants Commodities, either packt up in Bundles, Trusses, Cases, Coffers or Packs, is of great importance; for not only by the Custom of Merchants, but also by the Civil Law, the property of the Goods and Merchandises is adjudged to him, by whose mark they are marked or sealed. It is dangerous therefore to use another Mans mark, as many times Merchants do in time of War, when they lend their names and marks for the preservation of their Goods, between two or more contending Princes, both by Sea and Land.

Every

Merchants
set upon their
marks to be
Books of
accounts.

Danger to use
another Mans
mark, &c.

The Bear and
Ragged staff.

The Venetian
Flag.

Every Merchant is to set down his mark upon his Books of account, wherewith his Commodities are marked. And in like manner, if a Company or Society of Merchants do agree upon a mark, the same is to be set upon the Books of that Society: And if that Company do dissolve, the said mark may remain with the most antient of that Partnership, by the Custom of Merchants; whereof the Civil Law and the Law of Admiralty taketh notice in their judicature, and especially the Merchants Courts of Consulate. And if the mark of one of the Partnership be used for all, the same upon dissolution of that Partnership is to return to the said party; and no Man is to use another Merchants mark, without especial leave had and obtained of the party whose mark it is. For even as Merchants do sail between the two dangerous rocks of *Scylla* and *Charybdis* in their course of Traffick, when Princes are at variance: So is the danger to use another Merchants mark without leave; because the party owner of the said mark is to defend the said Goods, if they be taken, or to countenance the pursuers of the suit in Law for them, as far as they in reason may require, otherwise the said Goods may be lost as soon as taken. For as Ships are known by their Flags, and so taken to be at the Seas; so are Merchants Goods marked with another Mans mark, to be that Mans Goods, although it were not, and will be so adjudged in the Courts of any Admiral of the Seas; experience hath proved the same by two notable examples, worthy the observation.

In the year 1586. or thereabouts, *Robert Lord Dudley* Earl of *Leicester* was an Adventurer for *Barbary*, where he sent some Commodities by way of Commerce, unto a certain Factor (that did deal for divers other Merchants) there to be sold for his account, and to make return unto him of the provenue thereof in Sugar and other Commodities. The Factor having sold some of the said Goods (considering the number of Men of War, which were then at the Seas, and the greatness of the said Earl) thought good, that all the Chests of Sugar and other Commodities which he sent home to all his Masters in a certain Ship, should be marked with the Earl of *Leicesters* mark, albeit the least part did appertain unto him; the rather for that the most part of his Goods were yet unfold in *Barbary*. The Ship arriving within the River of *Thames*, no sooner were the Letters delivered, but the Earl laid claim to all the said Goods, pretending the same to be his because of his mark: Hereupon the Civilians were of his side for the point of Law, and the Merchants were compelled to make their best compositions with him, as they could agree; and the Earl lost nothing thereby howsoever they sped.

In the year 1597. one *John de Bassadonna*, the Son of one of the Magnificoes of *Venice*, the resident in *London*, had a certain Ship which was freighted for *Lixborn*, and so to go for *Venice*, according as the Master thereof was bound by a Charter-party of freightment, and in both places to take in all such Commodities and Merchandises as the Merchant should lade, or cause the said Ship to be laden withal, and to be discharged at *Venice* with the usual conditions of Sea-Laws. This Ship bearing the *Venetian* Flag of the *Lyon of S. Mark*, was well received and welcome at *Lixborn*, and every Man was willing to lade therein his Goods for *Venice*: Nevertheless some *Portugals* considering the dangerous times of War, did borrow the name of *Italians* and their marks also, and caused their Goods to be laden as appertaining to the said *Italians*, and made the Bills of lading and their Letters accordingly; other *Portugals* were not so provident, but did lade their Goods in their own names: Whereupon the Master of the Ship (being sure of the one, and suspicious of the other) resolved to come (with all the said Goods) first for *England*, to take advice whether this were a lawful prize or not, and being arrived at *Plimouth*, sent up to know the Lords of the Council their pleasure. So the matter came in question with the said *Bassadonna*, and was referred to the Judge of the Admiralty, and divers Civilians, where the matter of the Flag was much respected in regard of the Seigniorie of *Venice*, as matter of State; and the principal Goods laden and marked in the name of *Italians*, were adjudged clear by the Law. But the other Goods laden and marked with their own marks, were taken for good prize. So that it behoveth all Merchants to be careful what mark they use, &c.

CHAP. XXXIX.

*Of the buying and selling of Commodities by Brokers
and by the Candle.*

IT is an old Proverb, and very true, that between *What will you buy? And what will you sell?* There is twenty in the hundred differing in the price: Which is the cause that all the Nations do more effect to sell their Commodities with reputation by means of Brokers, than we do; for that which seems to be gotten thereby, is more then double lost another way. Besides, that by that course many differences are prevented, which might arise between Man and Man, in their Bargains or Verbal Contracts: For the testimony of a sworn Broker and his Book together, is sufficient to end the same. And moreover it is many times a cause that Factors and Servants deal more faithfully for their Masters in buying and selling of all Commodities, or in Moneys by Exchange, knowing their evidence is extant against them. Therefore no Broker should be admitted unless he were sworn, and upon *Affidavit* or Certificate made by some principal Merchants, of his sufficiency and behaviour, and to put sureties for his true and good demeanour amongst Merchants, according to the custom of *London*. For albeit that the common saying is, *That a crafty Merchant needeth no Broker*: Yet it may much concern the Common-wealth, when too much hunting after forrain Commodities may increase the price of them, and offering our home Commodities to sale, may be an occasion of underselling them to the general loss comparatively considered, wherein (I think) the Bills of Entries made so generally common, by the copies delivered to Shop-keepers and others, are to be regarded. For no sooner are the goods entred in the Custom-Books, but the copy of it is delivered abroad Bills of Entries in the Custom-House. for every Man to run upon them.

The *Venetians* therefore have an Office, called *Messacaria*, consisting only of Brokers, which deal between Man and Man advisedly; and in *Spain* they are of such estimation, that they ride on horse-back upon their foot Cloths, and having the Invoyses of Merchants Goods, they will deal for great matters at a time, against the lading of the Fleet from *Nova Espagna* and the Islands of the *West-Indies*, to be paid partly ready Money, and partly at the return of the said Fleet; and then afterwards let you understand their Merchant: And many times they are of that means and credit, that for a small matter they will be bound to make the debts good, if the Merchant should fail, whereupon (as the Custom is to have one upon the hundred) they will condition but double Brocage, or less. Our Brokers of *London* take but two pence upon the pound (which is less than one *pro cent.*) for the sale of Commodities, and to hinder one another they will take less; which amongst Merchants beyond the Seas, is taken to be a disorder, for they are inclined to make the Brokers good gainers. The like is done in the Fairs of *Frankford*, where many Brokers do resort twice in the year, and they keep account of all the bargains that they make between the forrain Merchants, that come thither to make their payments most by *recounter* and assignation, after the manner of Bankers: For the Commodities sold in one Mart, are commonly payable the next Mart, being twenty five and six Months time one after another; wherein these Brokers are very necessary members and instruments also to transfer Merchants Bills obligatory for other Commodities, or to make payments thereby. The duties of the *Alcavalla* in *Spain*, are taken upon that consideration.

The

Selling by the
Candle.

The felling of Commodities by the Candle, is an ancient Custom beyond the Seas, only for such Goods, Rents upon Houses or Lands, of the Houses also which require a sudden sale, after they have been one year and one day denounced by publication that they are to be sold; to the end that if any man will lay any claim thereunto, they may come in within that time. And these sales are made upon Fridays in accustomed places by publick Authority; for the better warrant of a buyer, the manner of it is thus: There is a waxen Candle or a piece of it, set up lighted in some place easie to be seen, and the standers by are required to make an offer for such Goods, or such a house; which being made, another will offer more, as they do in out-cryes, having still a regard to the burning Candle: Declaration is made how the payment must be, so that he who maketh the last offer, (upon the going out of the Candle) hath the bargain. If it do fall out, that there is confusion of voyces of the offers made, whereby it cannot be discerned who made the last offer, and the standers by do differ in their Judgment of it, then the Candle is set up again by those that are in Authority, and in like manner it is determined accordingly.

The Merchants of the *East-India* Company do imitate the same, and after publick notice given in writing upon the Royal Exchange in *London*, that such a day, such and such Commodities will be sold at such a place; Merchants and others (knowing the great parcels of Pepper, Indico, and other Commodities of Silks, Calicoes, and such like) will joyn together to buy the same in several Companies, and so buy the same by the Candle, as aforesaid, although it were a parcel of one hundred thousand pounds. The time for the payment is four times six months, which is fifteen months in one payment, according to which (if you will pay all of it or part of it in ready Money by way of Anticipation) you shall have use allowed you accordingly, after the rate of ten upon the hundred. But their good orders require a more large declaration.

CHAP. XL.

Of buying of Commodities by Condition, termed Capiticus, and of selling things upon Casualties.

THE buying of Commodities upon Condition is termed by the Civilians *Capiticus*, à *capiendo*, either to refuse or take upon a penalty; or sometimes upon a casual Condition. Which bargains are much used in the *Low-Countries*, as also in *France*, especially at *Roan* in *Calice*, where my self have made Money of Corn and Salt: And this bargaining is most proper for such and the like Commodities, the price whereof doth quickly rise or fall, and are also Commodious when a Mans Money is not so ready, to buy much, and to make a great employment with little Money, which happeneth upon some sudden advice many times unexpected, whereupon Men are very hot either to buy or sell: Which is much used in *Flanders* in buying of Herrings before they are catched, by (*stell gelt*) as they call it, that is, by a sum of Money agreed upon to be paid, if the party do repent himself of the bargain, wherein he taketh a time of one Month or two to be advised according to the occasions and probabilities of the success.

To disburse or offer fifty pounds upon fifty Last of Herrings with six weeks respite upon the condition after twenty pound, were equal to nineteen and twenty one, and without respite of time presently to say to be delivered at three Months, the 50 Last at

at twenty pound amounteth to 1000⁰⁰, you advance the Interest, Ware-house hire, Charges, Lackage, besides the Commodity that you have bought with the Mony, a bargain of 50 Last, when it would pay but 2 $\frac{1}{2}$ Last, upon condition to take or leave.

One hundred pounds delivered out to pay, the first year one pound, the second year two pounds, encreasing every year one pound, amounting in fifteen years to 128 pounds; in twenty years 210⁰⁰, to 20 add one, multiply with $\frac{1}{2}$ of 1 to 20, is 10, and so of all other augmenting, be it of 1, 2, 6, 8, &c.

The Conditions are divers: The certainty of the Mony which you do adventure to lose, being well considered of, may turn you to gain, especially in places bordering upon the Seas or Rivers, to serve the In-land People, as *Calais*, *Dunkirk*, for *Flanders*, *Henault*, *Arthois*, and other *Provinces*. The like might be practised in many Coast Towns of *England*; but strangers are more addicted to make casual Bargains for Buying of Commodities.

For Selling of Commodities upon casualties, therein are we more frequent, especially of things not vendible at all times; to Sell them, Payable upon the return of such a Voyage from *Venice*, *Turky*, or other places, or upon the decease of such a Man or Woman, or at a Marriage day, or the first, second, or third Child, either Male or Female. In all which Sellings Mony and Wares may be joyned together. But indelivering Mony with Wares at Interest, the Contract is Usurious by the Law.

C H A P. XLI.

Of dividing of Commodities by Lots.

All Extrems being vicious, hath given me cause to write this exorbitant Chapter concerning the division by Lots; because there are Men in this Age so precise (by some called Puritans) that they can be well contented to Buy a Commodity in company with their neighbours, when their own Means and Credit cannot compass the same; but afterward to divide those goods (by the Lot) between them, they are very scrupulous, and hold it a prophane action, and they are (as they say) bound unto it of necessity, or else to take that which their partners do give unto them, and so let them cast the Lot amongst them, and what remaineth upon equal division they will rather accept of, than that any Lot should be cast for them: Yet they will more favour the Lot, than the casting of the Dice, or the measuring by Straws. To these weak Stomachs thus troubled with a *Nausea*, I would not minister any Cordials, Elestuaries or Potions, to rid them of that distemperate humour; but a plain Vomit is fittest, the Moon being in Aries or Capricorn, which must be thus prepared.

As in Gods Church there never wanted true Religion revealed from God himself, so amongst Heathen and all Nations, there never wanted means to acknowledge a Soveraign power; which caused them to devise a certain shadow of Religion, by Worshipping their imaginary Gods with a kind of Divine Service; the contemplation and use whereof they did esteem to be the highest degree of Felicity, or *Summum bonum*, insomuch that even in their blindness they did attribute the success of all things to proceed from above; using (for to attain to the knowledge of the Divine pleasure) divers means of Divinations, Imprecations, Oracles, and casting of Lots, because they wanted the Illumination of the most Glorious and Transparent Sun of the Word of God, by which we are taught to obey the known will of God, and to reverence with admiration his Secret will not declared unto us.

Divinations and Imprecations being not accompanied with visible and sensible apparitions, caused all Oracles to be in greater veneration: as that of *Dodona*, where *Jupiter* answered, striking the *Caldrons* with a silver wand: That of *Jupiter Hammon* in the confines of *Egypt*: That of *Delphos*, where an old woman answered in *Greek* verse: that of *Latona*; and that of *Motenzuma* in *America*, and others. All which ceased, when and where the Sun beams of the word of God did disperse the misty clouds of darkness, and then all was abrogated, and only the casting and drawing of lots did remain as a Custom of great antiquity among all nations, recorded not only by prophane Historiographers, but also by divine Prophets and Evangelists. To which purpose we may observe two especial examples in the Holy Scripture.

Jonas 1. 7.

The first is of *Jonas* the Prophet, who flying from the presence of God in a Ship sailing for *Tarsis*, was exposed to a very great tempest at the Seas, indangering the Ship and Mariners to be cast away at every moment; when it pleased God to manifest by the Lot drawn or cast by the Master and Mariners, that *Jonas* was the cause thereof.

Luke 23. 24.
John 19. 24.
Psal. 22. 19.

The second is of the Lot cast by the Soldiers upon the garment or Coat of our Savior Christ, according to the Prophecy of *David*; allotting the same to some particular person, according to his good will and pleasure.

Joshua 7. 14.

But lest these Men should object, that the afore said examples are actions of the Heathens, and but mentioned in the Holy Scripture; we pray them to remember, that the Children of *Israel* had no other means propounded unto them, to obtain Victory against their enemies, by removing the offence of the interdict or forbidden goods, but the use of casting the Lot, which fell upon *Achan*, who had hid some of the forbidden goods, which were to be burned according to the Commandment of God, who was pleased that *Joshua* should find out the Man by Lot, and not by revelation.

Acts 1. 26.

The Apostles having appointed *Barsabas* and *Matthias*, and prayed the Lord to shew them whether of the two should succeed in the Ministry of the Apostleship, from which *Judas* by transgression fell; gave forth their Lots, as the Scripture saith, and the Lot fell upon *Matthias*.

Joshua. 14. 2.

Proverb. 16. 33.
Eccl. 1. 14. *Eccl.* 18.
18.

What shall we say of the division and partition of lands and goods, when the Land of *Canaan* by Lot was divided amongst the *Israelites*? And the like use remains until this day among divers nations. The saying of the Wise man being true, that the Lot is cast, but the success thereof is according to the providence of God: which caused him to speak so often of Lots in his Proverbs.

Plutarch.

The *Grecians* did make election of their Officers by the drawing of Lots, which they called *Ostracisme*; according to which the *Venetians*, in their rare Government of *Aristocracy*, do at this day use the like, by their Balloting; and so do the *Russians* in their Government of Monarchy. So to conclude, all Nations do continue the use of Drawing or Casting of Lots on all occasions. Wherefore I hope these precise men will be hereafter more resolute to accept of their part of Indico in barrels, Sugar in chests, and Pepper in bags, marked and numbred according to the goodness, by the Lot drawn or cast, and expect Gods blessings, according to the saying of the Wise man, as afore said.

Forasmuch as in *Italy* and *Germany* divers commodities and manufactures are dispersed, distributed, and in a manner vented by the means of Lotteries, which are continually extant in publick markets and other places; I cannot omit to speak hereof, as a matter appertaining to Merchants.

There are two manner of Lotteries, namely Standing Lotteries, and Running Lotteries; The first limited for a continuance of time to be drawn at the end thereof, without intermission either by day or night. The latter to be drawn daily, and at all convenient hours, when the parties will put in their money, and have the Lot drawn instantly. To which end in many Places of *Germany* there are publick Shoppes and Stalls, where divers sorts of manufactures are exposed to be sold, and to every Lot there is a Prize appointed to answer the said Lot; whereby a man hath always something for his mony, and many times a Prize of good value. Being therein like unto the tree of Fortune, which is painted with blind Fortune sitting in the middle part of

of the Tree, and all manner of Men, Women, and Children, standing or lying over the said Tree, do receive somewhat falling from it; to the one a purse full of Money, to the other an halter; to the one a golden chain, and to the other a cutting knife: And to be brief, to some good, and to some other evil things, as is seen in all worldly affairs. The Tree of Fortune.

Standing Lotteries are stately and magnificent, consisting of Silver, Plate, Chains of Gold, Jewels, Cabinets, Hangings, Pictures, and other precious and curious things fit for Honorable Persons and others of quality. Albeit all Men are admitted to adventure therein; which is the cause the Lots are commonly made of twelve pence or two shillings, the number whereof maketh a compleat Lottery, fit to be drawn when the same is full, which must be done by gathering in the Money in continuance of a certain time limited, as aforesaid.

The Running Lotteries are of Plate, Chains of Gold, and other things, whereof the price is in a manner certain, as also of Moneys: And for that they are instantly drawn, and Men willing to know their present fortune (as they term it) every one is inclined that the Money which they draw they will venture again in hope of a better, whereby their Lotteries are sooner filled. Both these sorts of Lotteries have a kind of Table, wherein the Prizes are declared, which are valued by publick authority to prevent deceit and fraud, which in great standing Lotteries is more likely to be practised.

There is as many Bills made of the Adventurers, by their names or Poesies, as there are Blanks and Prizes to be drawn, answerable to the tickets delivered for the Money to every Man that is an Adventurer in the said Lotteries: And all these Bills of Names being examined by the Magistrats or Commissioners, with the Books of Collection for the Moneys, are put into one great close basket, with a hole in the middle thereof for a Man or a Boy to put in his arm to draw them at the appointed time. Likewise all the Blanks and Prizes, with the like survey of sworn Men, are put into the like close basket, after examination of the Prizes registred in the said Table; which being all of one fashion and bigness, are publickly upon a stage mixt, tossed and tumbled in certain sheets of Canvas, before they be put in the said basket; and between the said two baskets sitteth the Drawer, putting both his arms at one instant severally in every basket, delivering the Bills of the Names or Poesies with the right hand, and the Blanks and Prizes with the left hand, to certain sworn Men, which do read the Contents thereof openly to all the standers by; which Drawers or persons do change for certain hours (for they continue both night and day until all be drawn out, without stirring of the baskets.) Other some do herein observe certain hours daily, and upon every discontinuance they seal the said baskets under two or three seals, from time to time, proclaiming all Prizes by the sound of the Trumpet, and stringing some blew papers in the files made of the Blanks and names: And the Prizes every day drawn are the next day to be seen in print, with assistance of officers appointed to see good Orders observed, in keeping the peace, upon all occasions of fallings out, which might happen amongst the unruly multitude of mechanical People. The Prizes are many, to avoid discontent, which the reading of many names and answers in blank provoketh. And commonly they do not exceed in number above thirty or forty for one; and so the least Prize being but ten shillings, is proportionably three or four to one in value or in ready Money. All the Prizes have a privy mark or number known only to some few persons, to prevent the counterfeiting of evil disposed persons or officers, which are hereby easily discovered. For all the cautions and preventions of dishonest and crafty dealings are more than necessary in Lotteries, the rather of the common opinion of all Men, which hold it impossible for Lotteries to be without fraud. And here I may not conceal a great fraud committed in standing Lotteries, Caveat in Lotteries. when not only the Prizes are overvalued or changed, but also when the parties of the Lotteries will set up the same to draw Men to adventure, and take that to their advantage, filling up the Lotteries themselves, and enjoying the most Prizes by the multitude of the Lots put in by them: Wherein they are like to the crafty common Out-crier for Goods sold publickly in out-cries, by appropriating to himself and his partners (who are only known to him) all such good bargains and penny-worths as he hath

Fraud of
Goods sold by
out-cries.

with them continued to bring about, or as he hath undertaken to put to sale for other Men, under the colour of out-cries, selling them if he please, or keeping and retyring the Goods into his own hands, when he cannot advance them according to his will, wherein other Men are ignorant. And this being a vendition, may not be omitted to be noted in this book, concerning all manner of buyings and sellings: The rather, for that the adventurer in Lotaries incurreth less danger than Merchants do in the course of Trade, especially in Assurances, when they do adventure one hundred pounds for three or four pounds, from *London* to *Barbary*; whereas for one Lot of 12 pence, he hath a possibility to have allotted to him two or three hundred pounds.

The right use
of Lotaries.

Lotaries are commendable, if they be appropriated to their right uses and good intentions, *Fine coronat opus*: For this maketh them to be of continuance, pleasing and profitable, when the benefit thereof doth redound to pious works, as for the erecting of Schools and Universities, maintenance of the Poor, and of Widows and Orphans, reparation of Churches, High-ways, and Ditches, for the Plantation of Colonies of People in other Countries, and building of Towns and Castles for their maintenance; as also to erect Pawn houses to supply the necessity of the Mechanical Poor, suppressing intolerable usury; whereof we shall intreat in the second part of this Book, concerning Moneys.

The Etymology of the word Lotary is derived from the word Lot: And albeit all Lotaries are things casual in respect of Man to whom the Lot falleth; yet in regard of the providence of God they are certain (in effect) by the said Divine disposing of the Lot. Infomuch, that howsoever the words, Fortune, Chance, Fate, Destiny, and Casualty, are borrowed from the Heathens; it cannot be denied but that (respecting the effects and operations of God towards Man) they are proper distinctions of Gods Divine Providence. And hence ariseth the proverb, *Nemo sua sorte contentus vivit*.

CHAP. XLII.

Of Association, Monopolies, Ingrossings, and Forestallings.

Society of the
Merchants
Adventurers.

ASSOCIATIONS are twofold, the one is done by publick Authority of Princes or States, upon Grants made by Letters Patents, which are properly called Societies; as the Company of Merchants Adventurers, which are of 400 years standing or thereabouts, reckoning from the year 1248. when the said Merchants obtained priviledges of *John Duke of Brabant*, and were called the Brotherhood of *S. Thomas Becket of Canterbury*, which were confirmed by King *Edward* the third, *Henry* the fourth, *Henry* the fifth, *Edward* the fourth, *Henry* the sixth, *Richard* the third, and King *Henry* the seventh, who gave them the name of Merchants Adventurers. After him also confirmed by King *Henry* the eighth, *Edward* the sixth, *Queen Mary*, *Queen Elizabeth*, and lastly by our Sovereign Lord King *James*; not without many Enemies and Oppositions, and most especially of late, taxing them to be Monopolizers, and unprofitable to the Commonwealth, being that all our Clothes were not dressed and dyed in *England*. Whereupon their Patent was for a time suspended, but afterwards confirmed again unto them by his Majesties ample Proclamation. As this Society is of ancient estimation, so is their Government very commendable, and preserveth the amity and intercourse between the Realm and other neighbour Princes and States, venting the best Commodities of the Kingdom; yet so, that every Man selleth freely at his pleasure, without any combination

bination or limitation, to the great honour and service of the State, wherein they may daily see and observe more and more, as is heretofore declared.

The *East-India* Merchants are also a Society, but their Adventures run all into main Stocks, and is governed and carried all joyntly upon benefit or loss. This Company began in the year 1599. So the Merchants of *Turky* are a Society. Also the *Virginia* and *Bermuda* Merchants, and divers others, are Societies Incorporated by his Majesties Letters Patents as aforesaid. Societies of
East-Indies,
Virginia, &c.

The other Association is done by and between Merchants of their own authority, joyning themselves together for to Deal and Trade either for Years or Voyages; And this is properly called Partnership, where one Man doth adventure a thousand pounds, another five hundred pounds, another three hundred pounds, and another four hundred pounds, more or less as they agree amongst themselves to make a stock, every Man to have his profit, or to bear losses and adventure according to their several stocks in one or many Voyages, for one or more years, besides the Moneys taken up at use to Trade withal, proportionably according to the rates of their stocks by parts and portions, to be divided into so many parts as they agree: Wherein the conditions are divers, which must be observed truly, and the accounts accordingly; otherwise all will run into a labyrinth and confusion. And by the Common Law, one Partner cannot proceed against another, and in Chancery the Suits may be prolonged for the life of a Man, unless the Law-Merchant be better understood, and the Auditors office be inabled to end these busineses with brevity and expedition. Partnership
by Contract.

There is another branch of this manner of Partnership, which cometh to pass, when Factors beyond the Seas, dealing for divers Merchants, will sometime make employment of several Mens Money in one kind of Commodity to be divided amongst them. Here one may become a Partner unawares and unknown; as of late I know the like did happen in a great bargain of Tobacco, whereupon all the Partners, being seven in number, are fallen out, and divers of them are in Law. This course (although used) is very dangerous, especially when they use many Factors. One Merchant sendeth Commodities to his Factor to be sold in *Spain*, and giveth order that by that means he shall provide Money for his part of the employment of Tobacco to be made. Another Merchant he sendeth a Letter of Credit to a Friend of his, that so much money shall be taken up by Exchange for *Antwerp* or *London*, as shall be needful for his part. Another Merchant he causeth so much Money to be made over to his Factor, by Exchange from *Antwerp*, as will furnish for his part. Two other Merchants dwelling in *Spain* do furnish their parts there themselves. And amongst them all they admit in *Spain* one Factor dwelling there to buy the Tobacco, and he hath a part with them, but finds the means to disburse no Money for his part, because he buyeth the said parcel of Tobacco, amounting to some twelve thousand Ducats, and conditioned to pay a good part of it at six or more Months. And the seventh Merchant he provides not any Money, and nevertheless will have his part, because he gave order to his Factor to take it up by Exchange for *London* upon him, promising that he would pay the same here. Hereupon the bargain and employment of Tobacco is made, the Goods received and sent over to *London*, where it is dividedly delivered to some of the said Partners to be sold, with one anothers privy, for the general account of them all, to be made up amongst them to clear the said account, and every Man to have his part of the benefit and profit, and likewise to bear such losses as may decrease their profit, according to equity and conscience. Interim it happened, that the Factor who bought the said Tobacco died insolvent, who did not only leave his own part unpaid, but a far greater sum, which the other two Partners were fain to pay, being bound for it, in all amounting to 1300 £ sterling. Now the question is, How this loss shall be born amongst them? The first Merchant he saith, I did send Commodities, and by the provenue thereof my part was paid by him that died, and that dependeth upon accounts to be cleared between him and the party deceased. The second Merchant he saith, my part was paid in ready Money in *Spain* taken up by a Letter of Credit, and I am to bear no part of the loss: And so saith the third Merchant that made over his Money by Exchange Partnership
by imployment.

change from *Antwerp*: The Partners dwelling in *Spain*, they say, that they have not only paid their parts of the Tobacco, but also the 1300^{fl} which were owing to the Merchant that sold the Tobacco; and therefore they demand much Money due unto them, and that resteth also upon account between the party deceased, and them and others. The party deceased (being decayed) hath few to undertake the administration of the estate: And the seventh Merchant is contented to bear his part of the loss, so he may come in for his part of the gain, and saith, that if the Money had been taken upon him by exchange, he would have paid the same. But howsoever, he is able to prove that he had provision sufficient to pay his part, in the hands of some of the Partners there; and forasmuch as he hath born the Adventure of the Seas of his part of the Tobacco he claimeth his part of the gain: For if all had been cast away at the Seas, it is certain the rest of the Partners would have made him to bear the loss of his part. And thus they are in a Dilemma, and having some of them bonds, others Contracts, and some but Accounts and Papers, they know not how to make an end; and such as have more than their own are remiss enough to procure an end. I have thought good to set down this case, because Men of understanding may Judge how it is possible that the Common Law (by the strict and peremptory proceeding of it) can determin the same without the Law-Merchant, not knowing the custom of Merchants, being also impossible to direct a Jury of twelve Men in the premises, wherein I am now an Arbitrator my self.

Description of Monopolies.

Monopolies are somewhat displeasing, because the property of them is commonly to ingross things to an ill end, increasing the price thereof disorderly, drawing a general benefit to a particular, diverting the course of Traffick. But forasmuch as they are used now adays, it will be convenient to distinguish them by *Reasonable*, *Unreasonable*, and *Indifferent*.

Reasonable, of such things and trifles as are for pleasure, as Starch, Cards, Lute-strings, Tobacco, and such like.

Unreasonable, as of Flesh, Fish, Butter, Cheese, or needful things for the sustenance of Man, without which he can hardly live civilly.

Indifferent, as of Velvets, Silks, Sugar, Spices, and other delicacies and dainties or curiosities, Indifferent to be used or not.

Engrossing.

All these are done by publick authority of Princes and States, by Letters Patents granted for term of years: But ingrossing is done by privat persons of their own authority, which is commendable, to keep Commodities in reputation to maintain a Trade thereby; as when Men of means do ingross and buy up a Commodity, and for reasonable gain they sell the same again to Shop-keepers and Retailers. This is much used amongst Merchants of all nations, otherwise when abundance of a Commodity doth so much abate the price of it, that Merchants do become losers and discouraged, then the Traffick and Trade is thereby overthrown, to the general hurt of the Commonwealth: In which respect it is better to pay somewhat more for Commodities, than to have them altogether over-cheap, especially for Commodities serving for the back, and not for the belly, which divers times by forestallers become dear. Against which kind of People (Regrators and others) there are very good Laws made, which the Magistrates are to see observed: And in *France* and *Scotland* the Admirals of the Seas have an absolute authority to look unto this inconvenience.

Forestalling
or Forestal-
lers, called by
the Civilians,
Dardanarii.

Commenda-
ble Engross-
ing.

The Government of *Noremborough* in *Germany* is much to be commended, not only for the provident care to prevent forestallers, but also for the ingrossing or incorporating of all manufactures into their own hands, to set the poor People continually on work, themselves causing the said manufactures to be sold at such reasonable rates, as none can make or provide better cheap than they do; whereof abundance is bought, and sent for the *West-Indies* and other places, the mechanical People are very much cherished by them, and all Artists are welcome unto them, which maketh their

their City populous. The *Hollanders* do imitate them, and some money of the Bank at *Amsterdam* is employed therein; for the Proverb is to be commended, *Sceptra jovent artes.*

The Civilians have made the *Latine* word *Monopolium* borrowed from the *Greek*, to be less understood, because of their many definitions thereof: which made me to treat of Associations, Monopolies, Ingrossings, and Forestallings, as having affinity one with another, and to describe them in divided manner, as also to note their coherence, as followeth. For an Association, Company, or Society may become a Monopoly in effect; when some few Merchants have the whole managing of a Trade, to the hurt of a Commonwealth, when other Merchants are excluded to negotiate with their stocks to vent the commodities of the Realm with reputation, according to the Word *Μόνος*, *Solus*, and *πᾶσι*, *Vendo*, to sell alone. And as this is done many times by one Merchant, for one kind of Commodity, be it Corn, Salt, Oil, Wools, and the like; so may it be done by a Society of Merchants continually, under the colour of Authority. Albeit that there be no combination to limit any certain prices for the sale of Commodities in the particular of one Merchant or more Merchants agreed together to buy up a Commodity, it may be called a Forestalling. As one *Dardanus* did, whereof (as we have said) the name *Dardanarii* was used by the said Civilians, who define them to be *Πασιπῶλον*, *Qui omnia præeunt, ut carius vendant*, That Forestal or Buy up things, to the end they should Sell them dearer. Which although it be agreeable to the Practice, Meaning, and Intentions of Merchants; yet the Practice is contrary to the Laws, for it would run into disorder in the Government of a Commonwealth. In the general, where a Society Buyeth Commodities apart, and Selleth apart, although under orderly Government, it is in the nature of Ingrossing, as the Manufactures of *Norremberg* aforesaid; and being done with discretion and good order, it can give no cause of offence; but the abuse thereof made the same odious, and so generally to be known of all men, as the word *Usury* is, implying a biting.

Definition of a Monopoly.

THe truest definition of a Monopoly therefore is, A kind of Commerce in Buying, Selling, Changing, or Bartering, Usurped by a few, and sometimes but by one person, and Forestalled from all others, to his or their private gain, and to the hurt and detriment of other men; whereby of course, or by Authority, the Liberty of Trade is restrained from others, whereby the Monopolist is enabled to set a Price of Commodities at his pleasure.

A Merchant of *London* having sent a great Ship to *Zant*, to Lade Currans and Wines; being there arrived, another Merchant there inhabiting, upon knowledge hereof, caused all the Currans to be bought up, to prevent the said Merchant, and to compel him to Buy the said Currans of him at dear Rates, to Lade the said Ship; which made the Factor appointed to Lade the said Ship, at his Wits end. But being Ingenious he devised a course to disappoint the said Forestalling Merchant, and caused Bills to be set up in all publick places, to give notice that the said Ship was come, to take in Merchants Goods for her Lading, and to return for *London*. Which being understood by him, brought him into a secondary, and to set all the *Brokers* of *Zant* on work, to help him to Sell the said Currans again, whereby he became a loser. In this and the like cases the said Societies are to have a care of prevention; otherwise it is the part of the Prince to look unto it with a politick Eye, upon complaint made, as of late years hath been done, when the *French* Merchants did strive to bring new Wines first to the Market, thereby inhauncing the price of Wines in *France*. It was ordered and commanded by Proclamation, That no Wines growing in *France* should be Sold or put to Sale before the first of *December*, to be observed every year.

For the like was done heretofore by our Merchants trading *Spain*, in the Buying of *Rotta Raisons*, by an order amongst them, That none should be Sold by them before the last of *October*: Which being known to Merchant Strangers, made them to Preoccupie the market (they not being bound to their orders;) so that this is to be done more properly by the Kings Proclamation.

Here

Preemption
of Tin.

Here I call to mind my former observation of that Royal Commodity Tin, which above one hundred years since was sold for forty shillings the hundred, when the best Velvet was sold for ten shillings the yard: how Merchants trading to *Turky* found fault with His Majesties preemption of the said Tin, and caused the same to be abolished, to keep the price thereof at fifty five shillings the hundred, and (bringing in Currans, Levant-wines, Spices, and Indico, at dear rates, as they sold them) used all means to suppress the rising thereof: which being considered of by foreign Nations, caused them to use means to incorporate or ingross the same, whereby that Commodity came to be of more estimation and request; whereupon the said Preemption was reestablished, which hath encreased the stock of the Kingdom since that time above six hundred thousand Pounds, being risen to double the Price, and yet but proportionable to the Price of Velvets and other Commodities. On the contrary, another Commodity Mineral, namely Copperas, which was sold heretofore (when there was Letters Patents for the sole making thereof) for 10 £ and 12 £ the Tun, whereof a great Trade might have been made for other Countreys; hath been so ill governed by Workmen underselling one another, and for want of orderly carriage, that the same is sold under 3 £ the Tun, and is become a meer Drug out of request, by the abundance made, and indiscreetly vented, bartered or exchanged. *France* yielding abundance of Salt, although one year more than another, suffereth not the Commodity to be overmuch vilified. For albeit that the Subjects within the Realm do not care how good cheap they buy the native Commodities, because of their own benefit, yet the Prince ought to have a care to reduce them into Trade, with a respect to the foreign Commodities brought into his Kingdom. So that not only those Letters Patents or Priviledges granted by them, for the reward of new Inventions, are necessary, but also some directions to Companies or Societies are (in policy) very requisite. Vertue in a Common-wealth ought as well, and rather (in some respects) to be more rewarded than Vice to be punished by cutting off the Malefactors.

Letters Pa-
tents for new
Inventions.

The Farm of
Tobacco.

This is agreeable to the Common-Law of the Realm, and the Fundamental Laws of all Nations, granting the Projectors or Inventors priviledges for 1 or more years, which some Men, without distinction of Monopolies, would have abridged to 14, 11, or 7 years, wherein the thing it self ought to make the difference upon good considerations, and not to measure all things alike. For example, the Grant made for the sole Importation of Spanish Tobacco doth gain and save the Kingdom many thousand Pounds yearly; for Bays, Says, Perpetuanoes, and the like Commodities, which these two years have been sold in *Spain* with fifteen upon the Hundred Loss, to procure Money to buy the said Tobacco, are now sold to so much benefit, besides the advancement of the Plantations of *Virginia* and the *Bermudas*. But this is not proper to be done for other Commodities that are not of that nature, neither of Commodities to be exported, wherein such and the like considerations are to be had.

The general intention of all Grants by Letters Patents for Manufactures hath a relation to set the people on work, to recompence the Inventor of the Art or Science, and that things may (in some measure) be better cheap to the Subjects. What shall we say then of those Grants which make the Commodity good cheap to foreign Nations, and dearer to the Subjects? Surely this cannot be without some great abuse.

If a Killn for the drying of Malt for all the Kingdom over were invented to be done with Pit-cole, better cheap than with Wood-fire, and more pleasing, without the scent of Smoak; and that this Killn or Killns were placed in convenient places for all Mens access, whereby they should save much Charges, and have their Malt better cheap; if hereupon Letters Patents were granted to reward the Projector, no Man of judgment will call this a Monopoly, nor any part thereof, although the publick Liberty seemeth thereby to be restrained. For take it another way, and you shall find it rather to be a common distribution than a restraint, whensoever it bringeth a general Good and Commodity to the Common-wealth.

The Statutes of the Kingdom, restraining from the exercise of sundry Crafts all such as have not served an Apprentiship unto the Art which they would exercise, do
it

it to no other end, but that those Arts might be brought to better perfection, and the things made might be good and serviceable for those that buy and use them.

Some men are well contented, if a Prohibition or restraint of a Commodity be done by Act of Parliament, and they will no manner of ways have called the same to be a Monopoly, although it be so in effect, when a Society of private Merchants have a priviledge to themselves only to sell certain commodities, or to import them, and all other subjects are excluded, although they were neither the discoverers or first inventers thereof. But if it be done by the Kings prerogative, then they take it to be a kind of Monopoly. So that if it be by a dispensation upon a Penal Law, they make the same questionable: wherein nevertheless the Princes wisdom is to rule for the good of the Commonwealth.

Others would have all things at large in the course of traffick, and that there should be no Societies or Corporations of Merchants for any places of Trade; but that by way of partnership Merchants might associate themselves to make or enterprise some voyages, or in sending of commodities in Copartnership, without regard had, that Innovations are dangerous, where the Trade hath been carried always by Companies or Societies, whereof some are of great antiquity. This is more considerable in the governments of Monarchies (and especially in *Islands*) than in State or Popular governments, where the overballancing of foreign commodities is not respected, neither the overabundant inhabitation of Strangers, which augmenteth their customs and Impositions laid at pleasure upon their commodities, as a principal matter whereby they subsist.

Others make a difference between Companies or Associations, dealing in a joynt stock or apart; affirming the negotiation of a joint stock to be within the compass of a Monopoly: nevertheless they would be contented to tolerate the same for the employment outward. But for the returns homeward they would have a division in kind or species, of the commodities which they receive: which is contrary to the manner of the *Portugals*, whose experience hath made apparent unto us, that they have for many years sold their spices and other East *India* commodities with good order and reputation for their benefit.

And in this course they use many times other mens names, according to the Custom of Merchants; as they do also manage other mens affairs in their own names: but this is done with the privity of the party whose name is borrowed, and thought worthy to be trusted, otherwise it may prove very dangerous, especially in time of war. Merchants
Using each
others name.

Touching forestalling of corn and other commodities in markets, it is (as I have said) provided for by Laws; nevertheless the Civilians have noted, That by the Municipal laws of all Countries, it is not prohibited for any man to make his provision of corn or other victuals for one whole year, and upon changing of mind to sell the same again for profit.

CHAP. XLIII.

Of Merchants Oppignorations.

Merchants Oppignorations are more used in regard of the commodiousness of it, than upon necessity, as other goods are pawned. For when a Merchant hath a Ship come home, laden with Wines, Oyls, Woad, or such like Commodities, and is to pay a great sum of money for Freight, Custom, or Impost, he will not willingly disburse any more money, but will endeavour

Houses of
Commerce.

to sell part of his commodities to pay the same withal ; because that thereby he may avoid the payment of interest for money unto others , which sometimes he cannot so readily find upon his own Bond alone ; and if he do, then must he be tied to take the same for four or six months , and pay that interest ; when within one month he may make monies of his own goods. Upon consideration whereof , some rich Citizens that have great Houses, and many Cellars and Ware-houses, and to let them at greater rents, have been content to lend money upon the goods brought into their Cellars and Ware-houses, paying after the rate of ten in the hundred for the year , and when they sell their goods they must pay them the said money, for they do trust *Bayard* in the stable. In which regard the houses of Commerce are very necessary , and other such houses that are spacious to receive great quantities of Commodities , where the Customs and Impositions are only paid by the sale of the Commodities , and you may borrow more money for little or no consideration at all. And hereby doth a Merchant enlarge his trade, and young Merchants (having small stocks) find great ease and commodity. You have at *Lixborn* the *Alfandega*, in *Sevil* a *Dicana*, at *Venice* *Il fontego* : at *Antwerp* the house of the Easterlings is memorable, whereof I did deliver the figure in print to the late Earl of *Salisbury* , when he caused the *Brittains* Burse to be builded in the *Strand* ; and *Withall* a project to build a house of Commerce upon *Tower-hill* : which he did like exceedingly, and protested that if he had not begun that work, he would undertake this project ; which I do here declare, in hope that some honorable friend to Merchants may be pleased to build the same hereafter.

Domus Commutationis.

THe Situation of this House of Commutations or Commerce , would be very commodious upon the *Tower-hill*, to be made of Free stone : the proportion almost square, according to the said Easterlings house at *Antwerp*, leaving a fair street on every side ; the fore part thereof towards the River of *Thames*, and the water to be brought before it , by cutting in the dock below the *Tower* wharf , so as two ships of ordinary burden may at one time come in , to discharge at the Cranes to be made there for the purpose.

The driness of the ground is very fit to make great Cellars, in the midst a stately Court, and all the lower part of this house, double Ware-houses for Commodities of great bulk ; and over that Galleries answerable to the lower part, set upon stately columns, full of Ware-houses for small wares of value : and so for a third story, and double Garrets for corn and such like commodities , reserving some fair rooms for the entertainment of great Personages coming from beyond the seas , to feast them only : also with a magnificent Turret, great Gates, and places with ballances and beams to weigh all sorts of Commodities.

The earth of the Cellars would serve to raise the hither part of the Ditches of the *Tower* , to make them deeper, and part of the ground level, fit for goodly Walks, and for the scouring of the Dock or entrance , a Mill might be made to grind Minerals and other things.

One part of this house to serve the Clothiers that cannot conveniently at all times sell their Clothes at *Blackwel* Hall, which they may remove when they have occasion to use money to buy necessary commodities to maintain their trade ; which commodities they may have for that money, or by way of commutation, as Woolls, Oyl, Woad, Indico, Cutcheneal, Allom, Copperas, or other such like, extant in other Ware-houses of this house, as by the Register kept thereof will appear ; whereunto all Brokers shall resort, and have notice if they will.

When the Clothiers shall have this commodiousness they will encrease their Trade, and set more people on work to make good clothes according to the statute ; which will be more vendible beyond the seas , to the general advancement of Traffique, his Majesties Customs and Impositions, and all other dependances thereupon.

No man is compelled to bring his commodities to this house, but allured thereunto

to by the commodiousness and benefits thereof, because of the ease of Ware-house Room and Cellarage at easie rates, the Commodity of sale or barter, the forbearing to pay Customs and Imposts for a time, the taking up of Monys to serve his turn, and the goods better assured than in other places.

According to the said house of the Easterlings at *Antwerp*, there will be 108 Cellars, and double that in ware-houses, and after that so many garrets, in all above four hundred Rooms. The benefit thereof will be very great, one with another at ten £, is 4000 £. The benefit of weighing all Commodities, and the selling and registering of all will be much more. And all the charge of this house is by the computation of some Workmen to be done for 15000 £, and may yield 10000 £ yearly profit, to the honour of the King, reputation of the City of *London*, welfare of the Realm, and credit of Merchants.

Our Staple of Wools (heretofore kept at *Calice* and *Bridges in Flanders*) is now out of use and Staple Towns are all as it were incorporated into *London*; and therefore it is to be hoped, that some worthy Merchants will of good affection to the City and State, be ready to resolve to undertake this building of the house of Commerce, as a worthy monument for Posterity, and ease of all Traders. Staples of Wools.

The old *Romans* (when Monies were first made of Copper, and then Silver, and before Golden Coins were made) had appointed a place called *Mensa Argentaria*, Mensa Argentaria. where they lent Monies upon commodities for a reasonable consideration, to advance Traffique and Trade; which in comparison of ours was but in his infancy, and therefore to be left now to the mercy of monied men (without other provision by authority to supply mens occasions) seems to be impertinent, especially when Monies are not plentiful.

Having hitherto treated of buying and selling, and the dependances thereupon, now we are to speak of receiving and paying by Monies, and of the manner of Merchants dealings therein. But this doth properly appertain to the second part of the Law-Merchant, where Monies are compared to the Soul of Traffique and Commerce.

Returning therefore to the said matter of Oppignorations, let us note the questions of Civilians, Whether in the general binding of a mans goods, wares to be sold (called *Merces Venales*) are comprised, by saying, he binds his goods present and to come? A question touching Merces Venales, for Oppignorations. The answer is, that they are bound, but yet the sale of the said goods is not hindered thereby, unless they were pawned and obliged to be in a place certain, and named in the writing there to be extant. Also in *Tacita Hypotheca*, or as it were close pawning, Merchants mony may be comprehended and made liable: but this is to be understood of Monies had some other way; for it is reason that the Mony which a man taketh up shall serve him to expedite his affairs. Titulus mandati.

Also in binding of future goods, it is to be understood only of such goods as he may get during his life, and not by any of his heirs. These reasons have a reference to Traffique, which is a general body, and Commodities by Merchandise or Commerce do supply themselves in their places; so that when some Commodities are disposed of, other Commodities come into the room thereof: and the Laws have alwaies more regard to the general than to the particular; insomuch that a woman, even for her dower, cannot arrest her husbands goods, finding his estate to decay.

CHAP. XLIV.

The Proceedings used against Bankrupts.

A Dutch proverb Englished.

THe mutability and inconstancy of all worldly affairs, and especially of Merchants estates, causeth me to remember the ancient *Dutch* proverb, Goods lost, nothing lost; Credit lost, much lost; Soul lost, all lost: for to be rich and to become poor, or to be poor and to become rich, is a matter inherent to a Merchants estate, and as it were a continual and successive course of the volubility of variable, blind fortune, which is admitted (according to the heathen word) for a distinction of Gods Providence, as the words of Fate, Destiny, Chance, and the like are, for the better understanding of it: So that by the frequency of it, Merchants have made a great difference and distinction between a Merchant which is at a stay, and taketh days for the payment of his debts, or one that is broken or bankrupt, having an especial regard herein for the preservation of credit, which is as tender as the apple of an eye. For it hapneth many times, that Merchants having taken up money at interest to augment their trade, and thereby doing good to their Prince and Countrey, shall receive some unexpected losses by wars on land, or Embargos or restraints of Princes upon the seas, of their ships and goods, or by having sold their goods and merchandises at home at long days of payment, or otherwise upon other occasions, having their best means in remote places, whereby the said Merchants cannot suddenly make payment of such Monyes as they have taken up at interest, which in that interim may be due, and so they are driven at a stay, although they have very good estates. For some rich men (who like an Ape tied to a Clog, which thinketh that he keepeth the Clog, when the Clog keepeth him) are so tied to the Clog of their wealth, that upon the least rumours of troubles and accidents hapning to their debtors, they become suspicious of these mens estates, and fearing to become losers, are so inquisitive of their debtors means (without reason and discretion) to the great hurt and impairing of Merchants credit and reputation, that thereby they are driven into a streight on a sudden, and so overthrow them (unwares many times) to their own hinderance and loss. So that Merchants must be very provident and careful with whom they deal, in taking credit for Monys; and not to have too much of their estate abroad; for the proverb is true, That he who is farthest from his goods, is nearest to his loss. And in this case Princes have great reason to interpose their Prerogatives for the defence of these Merchants persons and goods; for prevention of their overthrow, until their goods come to their hands and disposing, that have been detained as aforesaid.

A caveat for Merchants.

This difference and distinction between a Merchant taking days of payment, and a Bankrupt, doth encourage men to deal honestly and conscionably, especially with the Vertuous and well disposed; for *Virtus laudata crescit*, whereby they pay every man his own in time, and for the most part with interest for the forbearance of their due debts: and therefore is it, That to call this man a Bankrupt, beareth a great action by the Civil Law, as also by the Common Law of the Realm, which is very careful for Merchants credits and reputation: For that Merchant which in the storms of adversity sheweth to be a good Pilot, deserveth great commendation of the care and endeavours which he useth to prevent the ship-wrack of his reputation and credit, especially with a good conscience, which will be unto him a continual feast, although the seas be turbulent, for he is armed with patience, and not destitute of comfort; and on the contrary, those that like cowards become careless of their credit, or being of an evil disposition, seek to defraud their creditors, and to enrich themselves by their breaking, paying

paying little or nothing; they do not only deserve a name of defamation, but ought to be met withal by some severe punishment by the Law. It is not long since, namely in the year 1602, that there was a Merchant at *Roan* in *France*, who together with his Son and a Broker, had confederated to buy great store of Merchandises upon their credit, of purpose to break and to enrich themselves; which being known, made them to be apprehended, and the Court of Edicts did proceed criminally against them, as Thieves to the Commonwealth, whereof, they were also convicted, and all three of them hanged in the market place: observing that the reprehensive proverb (*Dat veniam corvis vexat censura Columbas*) was to be remembred, To punish the small Theft or little Thief, and to suffer the great Thief to escape, which is unreasonable.

The Statute of Bankrupts, made and provided by our Law against Merchants and Citizens only, was done to a very good intent, if it were executed accordingly, with due consideration of the quality of persons, and their behaviour. But some can prevent the means of suing for the same, and so break the strength of it, as easily as a Spiders web, whiles plain dealing men are laid hold of, that have an honest intention to pay every man according to their ability present or future, as God shal inable them, for *Ultra posse non est esse*.

But these well meaning men are oftentimes hindred to perform their honest intentions, by the hard and obstinate dealing of some of their Creditors, to the utter overthrow of them, their wives and children, and the general loss of all the rest of the Creditors. These men therefore are to be over-ruled by the Lord Chancellor, who may compel them to be conformable with the other Creditors, according to the Customs of Merchants in other Countries: And there hath been in times, during the reign of Queen *Elizabeth*, a Commission granted under the great Seal of *England*, for the relief of distressed prisoners in the prisons of the Fleet and the Kings Bench, which Commission if it were renewed for the relief of the one, and the finding out of the other, would work much charity and contentment to the subjects. Howbeit to prevent these extreams is more commendable; for many Merchants and Shop-keepers do flourish and become rich again, if their Creditors be favorable unto them, and do pay every man to the full. Therefore are the Letters and Licences devised amongst Merchants, which are as a Pass-port for the persons and goods of the debtors, given by the Creditors, by way of Covenant, that they shall not (for and during such a time or term of years) trouble or molest the persons and goods of the said debtors, nor cause to be molested, arrested, or troubled, upon pain and forfeiture of their said debts, to be pleaded in Barr against them for ever, as a full payment of the same.

For the better encouragement, and to retain men in their duties, the Custom of Merchants concurring with the course of the Civil Law herein, doth make a restitution of credit to those that pay their debts to the full, notwithstanding their losses which they have sustained; and they may have a publication made of it, by way of intimation to all men upon the Exchange or other publique places, for a perpetual remembrance to Posterity, of their honest, religious and commendable endeavours and behaviours, to the honour and credit of their house, kindred, or good descent. Which is more especially regarded in *Spain*, where a Merchant or Citizen being decayed in his estate, and having paid according to his ability, yea although he doth not pay at all, shall be freed from all arrests and troubles touching his person, if he make proof that he is a Gentleman by birth: Which extendeth so far, that all Merchants strangers may have and enjoy the like Priviledge, upon Certificate made by any that is Embassador or Agent for that Country; who commonly will do it upon the verification of it, by the Heraulds or otherwise: which causeth men not to degenerate in vertuous actions, although adverse fortune playeth her tragedy; which they overcome with constancy and magnanimity.

The said Statute against Bankrupts is made upon very great consideration, which lieth not against a Gentleman: so that to call a decayed Gentleman a Bankrupt, (although he have had dealing in the world) beareth no Action at the Common Law, unless he were a Merchant or shop-keeper, &c.

The

Severe punishment of bankrupts.

The Statute against Bankrupts.

Commission for the relief of prisoners.

Letters of Licence given to Debtors.

Restoration of credit.

A Gentleman's priviledge in Spain.

Commissioners for the Statute of Bankrupts.

The contents of the said Statute.

Definition of the word Decoctor.

The Commissioners appointed by the Lord Chancellor under the great Seal, to execute this Commission of the Statute of Bankrupt, must be Counsellors at the Law, joyned with some Citizens or Merchants, which are to seise of the party (which by the said Commission is proved to be a Bankrupt) all goods, debts, chattels and moveables into their hands, and to appoint one or two of the Creditors to be Treasurers of the same, which is afterwards to be distributed by the said Commissioners, unto all such as they shall find and admit to be right Creditors to the party (and with his privity and consent) upon such specialties, books, or accounts as they shall produce, and be made apparent unto them; which must be done within four months after the date of the said Commission. For if it be after the four months expired, they may exclude any Creditor if they see cause: so that the said distribution shall be done to those only which have been admitted within the said time, according to their several principal sums due unto them, without any interest for the forbearance since the specialty was due, or any forfeiture; howbeit charges in Law expended for the debt shall be by them allowed according to their discretion. So likewise is it in the discretion of the Commissioners to admit any Creditor to come in, where the party was surety for another, if that party be likewise decayed. For it is usual for interest Money that two or three are bound together, and the Collateral Bonds which they give each to other to save harmless are to be considered, both by the said Commissioners and the Creditors.

It is also provided by the said Statute, That whosoever shall be found to have voluntarily yielded to any arrest, or his body to prison, and so remaineth in prison for and during the time of six months, thinking by that imprisonment to free his Goods, and to deceive his Creditors; against him may the said Commission be sued forth and executed accordingly; for he is to be taken for a Bankrupt according to the said Statute: And if the party be at liberty, against whom the said Statute of Bankrupt is taken out, the said Commissioners may (if they see cause) commit him to prison, and give him some allowance for his maintenance. And of all their proceedings there is a Register appointed by his Majesties Letters Patents under the great Seal of England to record the same, until the Lord Chancellor do dissolve the said Commission by a *Supersedas*.

The Civilians are copious in the description of this argument, and have attributed unto this kind of people the name of Decoctor, which is derived from the word *Decoquo*, as it were to consume the substance of things by decrease and evaporation of boyling over the fire, otherwise called disturbers and consumers of other mens goods in the course of traffick. Nevertheless they do observe great distinctions between these persons, as in the treatise *De Decoctoribus*, made by *Benvenuto Straccha*, appears. And the definition of Bankrupts is three manner of ways distinguished.

First, when a man becometh insolvent, by losing his goods and other mens by fortune, mischance, and casualty: which man is not taken to be infamous by the Law, endeavouring to make satisfaction as he can.

Secondly, when a man by wasting, spoiling, and vitiously given, consumes his own and other mens goods, and he by the Law is infamous.

Thirdly, when a man is decayed partly by wasting and spoiling of his own and other mens goods, and partly by misfortune and accident; and this man is taken to be infamous if he be vitious.

Hereunto I may add the fourth and most vile person, who enriching himself with other mens goods, breaketh without just cause, and only of purpose to deceive men, according to the aforesaid example of *Roan*. Albeit I am of opinion, that the said Civilians have left them out of the number to be criminally punished, as Thieves to the Commonwealth, by the Magistrates or Princes authority, as the Banker of *Florence* was, who breaking for many Millions of Ducats, made a sudden and deceitful composition with his Creditors for the one half, and paid them in ready Money: Which being understood by the great Duke, he caused his process to be made instantly, and thereupon he was executed also accordingly; which was good justice, and is to be done by the Magistrates, and not by the Creditors. As of late years one of *Genova* in *Italy* did

did unto a debtor of his, whom he knew went about to deceive him for great sums of money; whereupon he caused a Chair to be made, and called the party to his house, and entreated him to sit therein; which being made with certain engines, did suddenly so gripe and inclasp his said debtor, that he was compelled to pay him, or it might have cost him his life. True it is, that in *Russia* a man hath leave to beat or to have his Debtor beaten upon the hinder parts of the legs, if he cannot pay, and therewith he is discharged: which is not so cruel as to keep him always in prison, and make him endure a lingering death: wherein the undoing of wives and children are made partakers unjustly.

Concerning fraudulent dealers the Law is, That by making Cession they shall not be relieved, and may be apprehended in the Church; whereas a Free man cannot be arrested or taken in the Church, but may be unto him a place of refuge.

If he be found a fraudulent man by his books of account, then any bargain or sale made two or three days before his breaking, by goods sold good cheap, may be recalled and avoided: and in like manner, if he pay one man after his breaking, the same may be taken to be done in fraud of all the other creditors, and may be recalled for the generality. So goods bought by him before breaking, if they be found *in esse*, may be claimed by the seller to his particular use and payment again.

All conjectures of fraud may be augmented and aggravated against the fraudulent man, according to the saying, *Semel inventum decies factum*.

If any man do break in partnership, the partnership is *ipso facto* dissolved by Law: but the credit of the other remaineth, paying the debts of the partnership.

Also any commission given by him for the partnership is void instantly: howbeit, if a Factor being ignorant of his breaking, have caused his commission to be followed, that which is done doth bind the Master, and shall excuse the Factor.

A debtor suspected by others, may be touched before monys be due, and the Creditor may attach some of his goods or pawns: which is the cause that the writ of *Lati-^{Suspicious} tat* out of the Kings Bench Court may be served upon them to find sureties for their appearance (at the return of the Writ) before the Judges of the said Court. But the Laws in divers countrys do much differ in the proceedings and execution of these fraudulent men.

Here ariseth a question, Whether a Surety can pretend to be discharged, if the creditors have made or agreed with the Principal for a longer time of payment, and the Principal breaketh? The answer is, That if he knew of the new agreement of the said party for a longer time, he is liable thereunto: otherwise being bound as a surety for a time limited, he ought to be cleared at that time, or to make suit or demand to have his satisfaction of the Principal, as also of the Surety; which being neglected, doth in equity discharge the said Surety: the reason is, because if the Surety do break at or before the time of the payment, the Creditor may demand another Surety in that mans place which is broken, wherein the Law is very indifferent. And this is the cause that divers Lord Chancellors of *England* (for monys taken up at interest upon Bonds) were of opinion, That when the said monys are continued or prolonged at interest, the Bonds should be renewed, and the Counterbonds also, and not to leave the old Bonds for many years to be uncanceled: for it doth oftentimes happen upon occasion of absence of some of the parties, that a new Bond is sometimes sealed, and the old not taken in, which breedeth contention, for the new Bond being made, the old is void, and yet may be uncanceled, and also put in suit by some Executor or Administrator, ignorant of the other new Bond taken for the same, and paid long before. Albeit herein it seems there is more reason not to make new Bonds: howsoever, diligent care must be had herein both by the Parties and Scriveners which make the Bonds.

Concerning agreements to be made between Bankrupts and their Creditors, there is a question made, That if Creditors do agree with their Debtors for some part of their debts, because of the Debtors losses and misfortunes; Whether when the parties become rich again they may revoke their agreement? and the Law hath determined this question, That if upon the agreement there be an acquittance made by the Creditor,

Creditor, then the same agreement is absolute and cannot be revoked, unless the Acquittance were conditional.

The greatest number, or the greater sum of the Creditors being agreed with the Debtor, are bound to be conformable with the other, and to do the like with the help of authority, not only by the Civil law, but also by the Merchants Court of Prior and Consuls, which authority is already noted before to be in the Lord Chancellor. But the difference is great between the greater number of the Creditors, or the greater sum: for a man may have an infinite number of small Creditors, or few Creditors for very great sums by him owing; so that the greater number shall over-rule the greater sums. It is therefore thought convenient to follow the greater sums, which nevertheless doth not hinder the smaller number to proceed upon goods appertaining to the Party, if they can find them, if by the said authority the whole estate of the Debtor be not managed: whereupon the Bills of conformity were of late years used in the Chancery, which by the Parliament Anno 1621 are made void, because of divers great abuses committed in the defence of Bankrupts, who to shelter themselves from the rigor of the Common-laws, did prefer their Bills of complaint in Chancery, which was in the nature of a Protection, and the Parties broken, became to be relieved for easie agreement with their creditors, albeit at charges another way extraordinary.

Bills of conformity in Chancery.

Fugitive Merchants.

Now concerning fugitive persons (being indebted) if they be Merchants, they are taken *pro confesso* to be Debtors or Bankrupts, for they in substance by their absence deny to give a reason of their losses to their Creditors, which they ought to do; if by fortune, they are to have good and favourable dealing, if it shall appear, that by losses, and not by wastful or lewd behaviour, they came behind hand, whereby the Creditors are induced to divide in some measure the Parties goods amongst them, as they may by the Law and custom of Merchants.

Proclamation against fugitive Merchants.

The Statute (made in the 34 year of King Henry 8) hath well provided against these fugitive persons, that a Proclamation shall be made against them, That if they do not return within three months after they shall have notice of it (which by *Affidavit* must be certified) to present themselves in some convenient place to be declared, that then they shall be proceeded against, as if they were contemnors of the laws of the realm. And in the mean time (by order from the Lords of the privy Council, who have authority to grant a warrant for the Proclamation) all such revenues of lands or goods to be sequestred, and afterwards to be sold as cause shall require for the payment of the Creditors, which execution hath lately been practised against divers; but lyeth only against the Kings subiects, but not against strangers, nor other persons which are not Merchants or trades-men.

Nullo modo, How to be taken.

All means of strict proceeding are to be used against those fugitive Merchants, as also other Debtors, and against them that do give them any aid or assistance, which is not tolerated by the Law: for he that will help them because he may the sooner recover of him his own payment, may be convicted of fraud by the law, when it is found out and discovered; besides that, the other Creditors may call that money back again to be distributed amongst them. And the *Dictio, nullo modo*, is to be understood at no time and without reason of excuse, in all other things prohibited by the Law, especially in this which concerneth the disturbers of commerce, so much to be celebrated. And because many questions do arise by the means of the interruption of traffick by Bankrupts, and that (as I have noted already) the Laws in most countries do differ in the proceedings against them: I have therefore in this Chapter made a more ample discourse, both of the Civil Law, the Customs of the Merchants courts, and the examples and Laws of other countries, to prevent the multiplicities of cases which might be alledged by true observation of the premisses.

A question which concerneth the Estate of Bankers.

The question concerning Bankers which have their several places or banks in divers Jurisdictions, and become Bankrupt, How their Creditors shall be dealt withal in the dividing of their estates between them, is worthy observation: for whereas they keep two, three, or more Books, of account in several places, and therein distinguish the Creditors of their several Banks: The Civilians are of opinion for the most part,

part, That the Creditors of one Jurisdiction should not participate with the Creditors of another Jurisdiction, and have put the same in practice; but the Court of Merchants do use to take an account of the state of the Bankrupt dispersed in all countries, and divide accordingly.

CHAP. XLV.

Of Manufactures.

HAVING so often inculcated that important argument, whereby true Merchants are to be careful, That Traffick and Commerce may be profitable as well to the Common-wealth, as to themselves; we may not omit to intreat of Manufactures, as an important matter to the customary Law of Merchants, considering the abundance of materials and stuff which the Realms of *England*, *Scotland* and *Ireland* do afford, whereby the people may be set on work to avoid idleness (which is the root of all evil) most dangerous in countries which are populous. Idleness the root of all evil.

Experience demonstrated unto us, how many other nations (having not stuffs of their own, but from others) do nevertheless set their people on work upon the stuff and materials of other countries, making and dispersing the same into a large trade: Therefore it is convenient to encourage all men to reward new inventions with some priviledges for a time, and not for ever, to avoid the course of Monopoly, and to make the benefit to the Common-wealth more general, which maketh men painfull by the radical moisture of gain, whereof Merchants are to have a consideration so to reward the artificers and handy-craftsmen's labours, that they may live by their work, according to the *Dutch* Proverb, which themselves use so frequently, *Leven ende laeten leven*, To live and to let others live. This is to be regarded also by states men, forbearing to impose over great Customs to be payed upon Commodities, whereby the people is set on work both upon goods imported and exported. It is therefore prohibited in *France*, that Tallow be brought in, but not Candles; old Shooes, but not coblet; Paper, but not Cards, and the like; much more for richer wares, as Silks, Cotton-wools, and Linnen, &c. New inventions to be rewarded.

The commodities which are not made at all, or but in small quantity in *England*, and may be practised, are many, as Bukrams, Tapestry, Bustians, Cambricks, Canvas, Cables, Babies, cloth of Gold and Silver, Damask, Diaper, Mather, Paper, and divers other things; all which may be made in time, *Quia nemo nascitur artifex*. And herein is to be considered, That all other nations being careful to maintain Manufactures, cannot but take an offence, if any other nation will endeavour to do all, and to exclude others; which extremity enforceth another as we have found by the enterprise of the late new Company, for dressing and dying of all the white cloths in *England*, which caused other nations to make cloths of their own by the wools of other nations. For (as hath been noted) it is contrary to that common intercourse and mutual course of Commodities, whereof some countries are destitute, and other countries do abound, thereby supplying the barrenness of the one, with the superfluities of the other, maintaining a friendly correspondence and familiarity. One extremity enforceth another.

The Impresa, *Sceptra fovent Artes*, may better be attributed to Common-weals or popular Governments, than unto Monarchies or Kingdoms, because experience proveth the same into us, by the great quantities made of Manufactures, and dispersed by way of trade; as we have noted by the laudable engrossing of them at *Norembourgh*.

The striving of making Commodities, and to undersell one another, are dangerous, and prejudicial to both parties; for by their contention they hinder each other, and bring To undersell commodities is very dangerous.

bring commodities to be less esteemed. This is a matter of great consequence for states-men to be taken into their serious consideration ; for as the *Spaniard* saith, *Quien todo lo quiere , todo le pierde.*

Bogging.
Peat and
Turff.

Setting the fishing trade apart (which causeth all sorts of poor to imploy their hands, though they want legs) let me recommend unto you, the making and bogging of Peat and Turff, the rather for the want of wood, which England is like to have in progress of time, the woods being much decayed and inhaunced in price, and Peat and Turff may be made serviceable to supply the uses of wood, and set an infinite number of people on work. As the Making of Iron, and all other Metals made in foundries and fineries : the boyling of Minerals, as Allom, Salt-peter, Copperas, and the like, the burning of Bricks and Tyles, the making of Glasse, the refining of Sugar ; besides the common use for brewing, baking, dying, and other professions, and every man consuming wood more or less in his house, besides sea-coal.

Commodities
by the bog-
ging of Turff.

And here I cannot omit to say something of the commodities which will redound hereby to the Common-wealth, namely, all boggy, waste grounds and quagmires (unprofitable and dangerous for feeding of cattel and deer) shall be converted to profitable uses, in the making of Peat and Turff, and (in time) with the oft draining of the waters, turn to firm grounds and fish ponds. It will prevent the oft drowning of deer and cattel, venturing for some grafs growing in bogs and quagmires, whereby also many of them become rotten by drinking the unwholesom red waters thereof. All the said grounds will be safer and pleasing for hunting and planting of Woods, and the fish-ponds may be planted round about with Osiers and hazelwood for hoops, with divers other profitable means, as in *Holland*: for the said turff is to be made according to their manner, avoiding the sulphurous smell, by two years drying of them before their use, and then they will in time be used by most men which now find the said Turff to be offensive, as they did in the beginning when sea-coals came to be used in private mens houses : if this had been followed, the bogging of Turff had been already pleasing and profitable.

Apifecture of
Hony and
Wax.

Next let us somewhat digress from Manufacture, to Apifecture, and (with *Solomon* the wise) send the sluggard to imitate the painful and laborious Bees, for the increase of Hony and Wax in *England, Scotland* and *Ireland*, and other of his Majesties dominions : and let mans help succour this Apifecture, if it may be so called, as followeth.

The Bee-hive
of two pieces.

The means to increase Hony and Wax, doth properly consist in the preservation of Bees, and the making of convenient Skeps or Bee-hives after a new invention : Namely, you may make your Skeps either with Straw or Wicker of two sorts, and to be of two pieces, to take off at the Crown or near the midst of the Hive ; that when they have gathered and filled up their House, and that the room is scant within, then take away the upper half and clap on a board, or the bottom, or head of a Pitch Barrel or Tarr Barrel, or the like having pitch on it, casting Mault meal, or Bean meal upon the same, and then daub it well with clay about the skirts, and setting on with your clay mixt with some Salt ; and when you have thus done, then raise it up below with so many wreythes, as you took above for the gelding of your Hives before, which is very needful to make the greater plenty and increase. For making your Skeps in this manner, the Hony may be taken at all times ; but especially, when you do perceive by the lifting up of your Skeps, that your Bees are well provided for the Winters provision, and that there be plenty of food yet to gather, then cap them. Take a strong wyer, make it flat, and cut your combs in two, and then have a parchment in readines to follow the wyer, to keep asunder the wax from cleaving, laying on your board with pitch and meal, as aforesaid. This to be done in Summer.

Preservation of Bees for the Climate of Great Britain, &c.

1. **I**N March your Bees doe begin to breed, and then they begin to sit, let them at that time be served twice every week, because :

2 In *April* your Bees begin to hatch, serve them in hard and rugged weather, whereby they are hindred to be abroad.

3 In *May* is your Bee coming forth, look to serve them until *Mid-may*.

4 In *June* are your Bees in their strength for casting, and then there is great plenty of Flowers and Dews for them to feed upon.

5 In *July* they are full of Hony, therefore cap your first Swarms, and take up the rest for Hony that you mean to take up for that year, and cap as followeth.

6 In *August* is the most breed of Bees past, and you may cap likewise those you mean to keep over the year; I mean your old Stocks, for then they may forbear it.

7 In *September* the gathering of Bees is past; stop close, and if there be any that is not capable, leave them and stop close with Clay and Salt, and daub below with Cow-dung as the manner is.

8 In *October* begin to look whether robbers have spoiled any or not; if it be so that they have, take away your Bees as in Hony time, and set up your Skeps with the Combs whole, to be used as hereafter followeth.

9 In *November* stop up all holes, let none pass in or out; but if they prove weak, then take away your Bees from the Combs, and keep them for the second and third Swarms after.

10 In *December* house your Bees, if they stand cold: And in the North, house all.

11 In *January* turn up your Bees, and throw in Wort and Water and Hony twice or thrice, but let your Water be warm.

12 In *February* set forth and serve all them that stand in need, with Wort and Hony, or Hony and Water, so it be warm; and then in *March* look for their breeding, as is before declared.

No corrupt Combs to be left, but the bad are to be taken forth in the *Spring* time (being in feeding) and when you have thrown in one pint of warm Wort, and that they are struggling with the clamminess of the Wort; then may you very well take from them any thing that doth annoy them; which manner of dressing you may observe for many years during your Skep, so long as they stand to work new again.

Necessary observations conservations concerning the Primesses.

From the middle of *April*, until the midst of *May* look diligently to thy Bees; For then are they near beginning to hatch, and stand in need of most help, especially if the Spring be cold, and the wind holding any part of the *North* or *East*; The Poisson whereby the tender buds or blossoms do perish, and the Bees are driven to the blossom of Apple trees, which is their utter overthrow and decay.

Helps for weak Bees at all times.

Take Water and Honey mixt together made luke warm, and throw it amongst the Combs, to the quantity of a pint at a time: or strong Wort new run, or unboiled Wort also luke-warm, and the same two or three times at the most; and this for the first Swarm.

For the second and third Swarm must be given in their Hives, to preserve that which they have gathered: Take Mulle, which is eight times so much Water as Hony, boiled to a quart or three pints; set the same with dishes in their Shepes, laying a few straws in the dish to keep them from drowning. Wort and Figs boyled will serve also.

The Smoak (as it were the Tobacco of Bees) wherein they delight, is Cows or Bees Tobacco, Oxen dung, sophisticated with sweet Wort; and the Marrow of the Ox or Cow, being well dried: take the Shepe (which is diseased) and set it in a Meal Skiff or Riddle, and then kindle a little fire with your Cows dung, and set them over the smoke of the fire, and smoak them by fits, scarce so long at every time as you can tell ten, and beware not to use this smoaking too oft, but as necessity requireth and in gentle manner.

The necessary use of Honey and Wax, made me to observe the premises, wishing, That in all Parishes of *Great Britain* and *Ireland*, all the Parsons and Vicars in Country Towns and Villages were enjoined to keep Bees for their own Benefit, and the general Good, which they may do conveniently in the Church-yards, and other places of their Gardens; and some of their Children or Scholars may attend the same.

Equivocal generation of Bees.

The multiplying of Bees is easie, without destroying them, and the creation of them is known to many, proceeding of the corruption of a Heifer, the flesh whereof is fit to engender Bees, as the flesh of Horses for Wasps, or that of Man for Lice. And to abreviate, I refer the desirous Reader hereof to Mr. *Hill's* Book of Husbandry, where he speaks of Bees, with the Commodity of Honey and Wax, and of their Uses and several Profits, collected out of the best learned Writers, as *Plinius*, *Albertus*, *Varro*, *Columella*, *Palladius*, *Aristotle*, *Theophrastus*, *Cardanus*, *Guilielmus de Conchis*, *Agrippa*, and others.

Returning to Manufacture, and to conclude this Argument, many are the Commodities to be made of Silk, Wooll, Linnen, Cotton, and other Stuffs; but vain is the conceit that would command and govern them all. But as we have declared before, in the Commutation, or Barter and the Use of them, lieth the greatest consideration, and in the setting of people on Work to avoid idleness, the disturber of Common-weals, which causeth men to make Plantations and Discoveries of other Countreys, whereof incidently we are now to handle something, seeing that Merchants have the managing thereof.

CHAP. XLVI.

Of Plantations of People, and new Discoveries.

Plantation of Colonies of People.

WHEN the Common-wealth of the Empire of the Romans grew to be very populous, and Men (idle) would have stirred more commotions, then the Plantation of Colonies of People in other Countreys was most necessary to be practised, and means also to set the People on Work, or to employ them in the Wars, to Govern the quieter at home. And at this day, in *Rome* and many other places in *Italy*, if a Man shall be found to live idle and want means, offer is made unto him to draw a Lot for a Sum of Money, be it Thirty, Forty, Sixty, or a Hundred Ducats (as he may be reputed) to have that Money, or to become an Officer in their Gallies, where other Malefactors are confined to serve. For unless the three Impostumes of the World, namely Wars, Famine, and Pestilence, do purge that great Body, all Kingdoms and Countreys become very populous, and Men can hardly live in quiet, or without danger. Merchants therefore seeking to discover new Countreys, are much to be commended and cherished, and their Customs are to be observed as a Law permanent, which hitherto have been herein kept unviolated.

Three Impostumes of the World.

Plantation of *Virginia* and the *Bermudas*.

The undefatigable industry to make a compleat Plantation in *Virginia*, and the Island of *Bermudas*, (which hath been very chargable) might have been far better, if honest Housholders and Families of some ability had been induced thereunto by Benefit and Profit at the beginning, and meer poor people and Vagabonds had not been admitted but afterwards. This inducement should have wrought in their Idea an imaginary Common-wealth, and ought to have been done in this manner following,

Make

Make choice of some honest Shoemakers likely to try adventures, and to enrich themselves; know of them how many pair of Shooes they make yearly, whereby they live and their Families, although Viſtuals be dear. Then let them know, that four or five times ſo many ſhall be taken from them, and Leather be delivered them, if they will go and inhabit in *Virginia*, where they ſhall have Houſes and Lands for themſelves and their Heirs for ever, and their Work ſhall be taken from them, and they ſhall be duely paid, and that a certain number only ſhall have this Priviledge for certain years, and none others to be admitted, albeit the number of people do encrease; whereby they may be ſure of a certain beneficial Living: and no doubt they will adventure that little they have to enrich their Means and Eſtate, and perſuade their Wives and Servants to go with them, who may ſucceed them upon other good conditions. The like is to be done with Taylors, Bakers, Brewers, and other Handicrafts-men, and (ſo conceiving a Common-wealth within themſelves) will reſolve and encourage many that are of ſome means to accompany others of ſmaller Means, whereby the baſe minded will be brought to be alſo painful and induſtrious in time, and the Charge of the Undertakers will be leſs, and more commodious to provide the Voyages with facility.

The like was to be put in practice by the *Hollanders*, in the Iſland of *St. Thomas* under the Line; but the extremity of the heat of that Climate did bring a diſorder, and the attempt was given over. It is more likely to be eſtabliſhed in other places; for albeit the Wars in *Europe* will diminifh the people, yet moſt Countries are populous.

Politicians, although they are much miſtaken in the number of Pariſhes of ſeveral Kingdoms, yet are they not in the number of the Perſons or Inhabitants.

France, containing by late eſtimation about 27400 Pariſhes, eſteemed in 44 hundred thouſand Families, of five Perſons to a Family, (where in *England* fix Perſons are accounted to be in a Family) is 22 Millions of Perſons. What people in *France* in number, &c.

England, containing 9725 Pariſhes, 52 Shires, and 26 Cities, is eſteemed in 28 hundred thouſand Families of fix Perſons, which maketh 16 Millions and 800 thouſand Perſons.

Scotland, containing above 4000 Pariſhes, is eſteemed to have about 1500 thouſand Perſons or Families of fix Perſons, is nine Millions of Perſons.

Ireland, containing 5500 Pariſhes, was eſteemed not to contain the two third parts of *Scotland*, which is now much encreaſed.

The Province of *Flanders* (one of the 17 *Netherlands*) eſteemed to contain 140 thouſand Families of five perſons, is 700 thouſand Perſons, which is more than the Kingdom of *Denmark*, being ten times more ſpacious.

Now omitting to ſpeak of other Countreys, let us obſerve that in all popular Governments, be it an Ariſtocracy, or Democracy, the means to make Countreys populous is thought reaſonable, which in Monarchies is held to be dangerous. The concurrence of People cauſeth the greater conſumption of all things, and the Revenues are great by Impoſitions, and it giveth life to Traffick and Commerce. Too populous is dangerous in Monarchies.

The Plantation of *Ulſter* (one of the four Provinces of *Ireland*) is now very great, and the means to ſet the People on work are to be taken in hand, which may be done by a Corporation of Engliſh and Irifh Merchants there inhabiting, and Engliſh Merchants in *England* to vent the ſuperfluities of their Commodities of that Kingdom, and to encrease the Manufacture of many needful Commodities to be made there, the Realm affording ſtuff and materials thereunto plenteouſly.

And here I remember a good obſervation heretofore made touching the Kingdom of *Ireland*, Why the ſame was not brought unto perfect obedience to their Sovereign theſe 400 years, but under our moſt gracious King *James*? which is attributed to the miſtaking of the place of the Plantation of the firſt Adventurers, who were deceived in their choice; for they ſate down and erected their Caſtles and habitations in the Plains and open Countreys, where they found moſt fruitful and profitable Lands, and turned the Irifh into the Woods and Mountains, which, as they were proper places for Out-laws Fit places for Plantation to be conſidered of.

laws and Thieves, so were they their natural Castles and Fortifications: Thither they drove their Preys and Stealths; they lurked there, and waited to do evil and mischief; for these places they kept unknown, by making the ways and entries thereunto impassible; there they kept their Cattel, living by the Milk of the Cow, without Husbandry or Tillage; there they increased and multiplied unto infinite numbers by promiscuous generation among themselves; there they made their Assemblies and Conspiracies without discovery; but they discovered the weakness of the *English* dwelling in the open Plains, and thereupon made their Sallies and Retreats with great advantage. Whereas on the other side, if the *English* had builded their Castles and Towns in those places of Fastness, and had driven the *Irish* into the Plains and open Countries, where they might have had an Eye and observation upon them, the *Irish* had been easily kept in order, and in a short time reclaimed from their wildness, and would have used Tillage, and by dwelling together in Town-ships learned Mechanical Arts and Sciences. This discourse may seem strange to the Law of Merchants: But when Merchants undertake Plantations (as we see they do) no man will hold the same to be impertinent.

The discovery of the Southern countries called *Terra Australis*.

And for as much as divers Mathematicians heretofore have according to those discoveries made their Maps, and upon good probability affirmed and set down *Terra Australis incognita*, whereof discovery hath been made in the year 1615 by *Ferdinand de Quir*, a *Spanish* Captain; let us consider, that many other Countries may also be found out: albeit this containeth a fifth part of the World, for (as he saith to *Philip* the third, late King of *Spain*) the length thereof is as great as all *Europe*, and *Asia* the less, unto the Sea of *Bachu*, *Persia*, and all the Isles, as well of the *Ocean*, as of the *Medeterranian* Sea, taking *England* and *Ireland* into this account; seated within *Zona Torrida*, and a great part thereof reacheth unto the Equinoctial Circle, elevated unto them to 90 degrees above the Horizon, and in some places a little less.

There they live without Kings or Laws, and know no neighbourhood either of *Turks* or *Moors*; and according to this manner of life (although they want Iron and Guns) they have not need of any thing. But they abound with many excellent Commodities, whereof the *Spaniards* will in time make use, especially if they be more assured of Gold thereof to be found, as in part they are of Silver and Pearls; for these are the three most precious darlings that lie and are cherished in the Bosom of Nature. To say nothing of Spices and Drugs whereof they abound, with many other Commodities, by the said Captain declared.

True causes to make Plantations.

And here we may not omit to remember, that it is not enough to discover Countries, and leave them without Plantation, or at the least neglect the use of them, if Merchants do give over their Enterprises: But it is the part of Princes to see Plantations made, for two main reasons: That is, to convert the inhabitants or neighbours to Christianity; and, to the end such temporal Blessings may be enjoyed as the Land and Seas do afford: Most requisite to be done in the Island of *New-found-land*, bordering upon the Coast of *America*, from which it is divided by the Sea, so far distant as *England* is from the nearest part of *France*, and lyeth between 46 and 53 degrees North Latitude, as Captain *Richard Whitbourn*, hath very well declared in his discovery, affirming the spaciousness thereof to be almost as *Ireland*: and therein he hath noted many disorderly courses committed by some Traders and Fishing Merchants, in setting forth to the *New-found-land*, which are worthy the observation and knowledge of Merchants, because that the like errors may not be committed in other voyages, which by this good advice may be prevented or reformed.

Worthy considerations for plantation for the Fishing trade.

It is well known, saith he, that they which adventure to *New-found-land* a Fishing, begin to dress and provide their Ships ready commonly in the Months of *December*, *January*, and *February*, and are ready to set forth at Sea in those Voyages near the end of *February*, being commonly the foulest time in the year: And thus the doe, striving to be there first in a Harbour to obtain the name of Admiral that year, and so to have the chiefest place to make their Fish on, where they may do it with greatest ease, and have the choice of divers necessities in the Harbours. And thus by

by their hasting thither, oftentimes there comes not only dangers to themselves, but also great mischief and losses to many others which arrive there after the first, as it may by that which follows truly appear.

For by the hasting forth (as now they use) they greatly endanger themselves, being many times beaten with rough and stormy winds, and oftentimes they are thereby forced to return back with great loss both of mens lives and goods, as it is well known; so that to get the superiority to arrive there first in an Harbour, they will bear such an overprest sail, and in so desperate a manner, as there are no true understanding sea-men that use the like to any place of the world. For albeit when the fogs are thick, and the nights dark, that sometimes they cannot discern the length of three ships in the way before them, and the Ice often threatening much peril unto them; yet on runs the ship amain so fast as possibly she may, when commonly most part of the company are fast asleep, even with extream hazard of their lives. Thus many times both ships and men have been cast away suddenly, to the utter undoing of many adventurers and families.

And also this untimely setting forth consumeth a great quantity of Victuals that might be saved to better purpose, and it forceth them to carry and recarry many more men in every Ship (every Voyage) than they need, if they once take a fitter course.

Such Stages and Houses that the first arrivers find standing in any Harbors (wherein men set divers necessities, and also salt their fish) some men have used to pull down or taken their pleasure of them: by which unfit disorders of some first arrivers there yearly, those which arrive after them are sometimes twenty days and more, to provide boards and timber to fit their boats for fishing, and other necessary rooms to salt and dry their Fish on, whereby much time is lost, and Victuals consumed to no purpose, and thereby also the voyages of the after Comers are often greatly hindered and prolonged, to the general hurt of the Common-wealth: and the Mariners themselves which commit those great abuses are thereby also much wronged, as themselves may conceive.

Wherefore if such as henceforth adventure to that Country, take some better course in that trade of Fishing than heretofore they have used, they shall find the greater safety of their adventures, and much good thereby. For whereas heretofore they have used to make ready their ships to sail in those voyages in such unreasonable time of the year, whereby they often receive such hinderances and losses, they need not then to go in the said voyages until the five and twentieth day of March, which is a fit time of the year to put forth to sea from our coast to that country, the Winter storms beginning them to cease: and then any such Ship which carries in her thirty men in every voyage, may well leave six men there behind them, or more all the Winter season, until the Ships return to them again; and these six mens Victuals will be saved and serve to better use, and thereby also cut off that months setting forth in those Voyages so soon in the year as now men use to do; and then the Victuals for that month (which is so vainly, and with such great danger consumed) may well maintain those men which are left in the country all the Winter season, till the Ships return to them again, with a very small addition to it.

And it may be thought reasonable, That men which will undertake to settle people in New-found-land, shall have this priviledge, that in case he leave there a fifth person (of such as he carries thither in his fishing Voyage) to inhabite, whereby those men so left might keep a certain place continually for their Fishing and drying of it, whensoever their Ship arriveth thither: then would all such as leave people there, build strong and necessary rooms for all purposes, and then in some necessary Houses and rooms they may put their Fish when it is dried; which Fish now standeth after such time it is dried, until it is shipped (which is commonly above two moneths) in great heaps packt up uncovered in all the heat and rain that falleth, whereby great abundance of good Fish is spoiled yearly, and cast away for want of such necessary rooms. And for the want of such fit houses some mens Voyages have been over-

Benefits arising by reformation about Fishing.

Convenient priviledges to be granted.

thrown;

thrown, and then a mean place to make Fish on will be made more commodious than the best place is now, that men so dangerously and desperately run for every year.

And thus every mans fishing Pinnaces may be preserved in such perfect readines, against his ship shall yearly arrive there again; which Pinnaces are now often lost, and sometimes torn in pieces by the first arrivers there, very disorderly: and if such Pinnaces, Stages, and Houses may be maintained and kept in such readines yearly, it would be the most pleasant, profitable and commodious trade of fishing that is at this time in any part of the world.

An easie way
for plantation.

For then every Ships Company might fall to fishing the very next or second day after their arrival, whereas now it is twenty days before they are fitted, and then such ships should not need so soon to hast away from *England* by one moneth, at the least mens lives might be thereby much the better saved, less victuals wasted, and many dangers prevented. And so every ship in every such Voyage, may gain quickly one hundred pounds that usually carry in her but twenty Men more than now they doe, by leaving of four men there of twenty. And as the proportion before named holds, for leaving six men in *New-found-land* of thirty; so the allowing of men to be made proportionably from every Ship, will soon raise many people to be settled in every Harbour where our Nation useth to Fish, and in other harbours in other Countries in like manner, some ships by this course may then quickly gain two hundred pound, and some three hundred pound and more, according to their greatness; more than they do yearly now; and those men so left will manure land for Corn, saw boards, and fit timber to be transported from thence, and search out for divers commodities in the country, which as yet lie undiscovered: and by such means the land will be in little time fitly peopled with divers poor handy-crafts men, that may be so commodiously carried thither with their wives: and that no man else should appropriate to himself any such certain place, and commodity for his fishing voyage, except he will in such manner settle a fifth part of his company there to live. And then such adventurers thither will carefully provide yearly for such as they leave there, not only for bread and victuals, but likewise for all necessary tools fit for any kind of husbandry. And the charge thereof will yearly repay it self with the benefit of their labours that shall be so left there, with great advantage.

By this means will shipping increase, men be employed, and two voyages may be made yearly, and much victual saved: for the allowance of victual to maintain six men to carry them and recarry them outwards and homewards, is six Hogheads of Beer, and six hundred weight of Bread, besides Beef and other provision: which men as they sail too and fro (as now they) use do little good or any service at all, but pester the ship in which they are, with their Bread, Beer, Water, Wood, Victuall, Fish, Chests, and divers other trumperies that every such six men do cumber the ship withall yearly from thence, which men are to be accounted unnecessary persons returning yearly from thence.

The fertility
of *New-found-land*.

But being left in the country in manner aforesaid, the places of these ships which by them should have been preoccupied, may be filled up yearly with good Fish, and many beneficial commodities; and the men so left in the Country, will not onely be free from the perils of the Seas, by not returning yearly, but will live there very pleasantly, and (if they be industrious people) gain twice as much in the absence of the Ships, more then twelve men shall be able to benefit their Masters that are kept upon Farms, and that yearly; for the fertility of the soil is admirable, replenished with several wholesome Fruits, Herbs, Flowers, and Corn, yielding great increase; the store of Deer, of Land-fowl and Water-fowl is rare and of great consequence; as also many sorts of timber there growing, with great hope of Mines, and making of Iron and Pitch.

Furrs may be procured not only by taking the beasts, but by settling (in process of time) a traffick with the Savages for their Furrs of Bever, Martins, Seal, Otters, and many other things. Finally, the rocks and mountains are good for seeds, roots, and vines; and the Climate is temperate, seeing the greatest part thereof lieth above three degrees

degrees nearer to the South than any part of *England* doth; which hath also moved me to write the said Commendations of *New-found-land*, by the affirmation made unto me by the said Captain, to the end all Merchants might further this intended Plantation, whereby the Fishing Trade may be much advanced, and the Fish it self become more vendible, which shall be prepared by the Inhabitants of the persons to be left there. For it is well approved by all those that yearly Fish for Herrings, Cod and Ling, that Salt orderly boyled doth much better preserve Fish, and keepeth more delightful in Taste, and better for Mans Body, than that Fish which is preserved with any other kind of Salt, as is now done for want of convenient houses to boyl and prepare the same, yet may be done by the said Plantation. But this being a matter depending thereupon, I am now to intreat of the Fishing trade more in particular in the next Chapter, ending thus concerning Plantations, whereby Princes dominions are enlarged for their honour and benefit also.

Solt boiled to
preserve Fish.

C A A P. XLVII.

Of the Fishing Trade.

Some men may wonder, and not without just cause, That this most important argument of Fishing hath not been handled hitherto. But in truth my meaning was not to have touched the same, because of the neglect of it in the Kingdoms of *Great Britain*, and *Ireland*, where the same is abandoned to other Nations: Howbeit, upon better consideration (calling many things to mind) I found that it would have been a great error to pass over the same with silence, and to omit the Customs of Merchants therein, as the fundamental cause of the Traffick and Trade of divers Nations, whose great Wealth hath proceeded from the same. For it hath pleased Almighty God, to extend his Blessings herein, more then in all other things Created: For when God said to the Earth, *Let it bring forth Trees and Plants*: And for Fowls Created out of the Seas, *Let the Fowl fly in the open Firmament*: And of Cattle, *Let the Earth bring forth the living thing according to his kind*: He saith of Fishes in a peculiar Phrase, *Let the Waters bring forth in abundance, every thing that hath life*; and willed them to Increase and Multiply and to fill the Waters, which was the cause that the Prophet *David*, being ravished with admiration, saith; *O Lord, how manyfold are thy works, in wisdom hast thou made them all, and the earth is full of thy Riches: So is the great and wide Sea also, wherein are things creeping innumerable, both small and great Beasts*. The earth is full, but in the Sea are innumerable. Of the Beasts of the Earth the learned have observed; That there be scarce 120 several kinds, and not much more of the Fowls of the Air: But no man can reckon the several kinds of the Creatures of the Seas, or can number any one kind. This ought to stir us up to establish the Fishing Trade, especially for Herrings, Cod, and Ling, which took his original from us: For it is not much above one hundred years since that one *Violet Stephens*, and other discontented Fishmongers departed the Realm of *England*; and went into *Holland*, to the Town of *Enchusen*, where they procured the Inhabitants to Fish for them in the Seas, Streams, and Dominions of *Great Britain*: which Inhabitants (upon the decease of the said *Englishmen*) took the whole Trade to themselves, which afterwards hath been dispersed into many other Towns, whereby the Trade is so Increased, that *Holland* and *Zeland* have above 2000 Busses or Fishing Ships, which do make ordinarily two or three Voyages yearly, albeit their Country is remote from our Seas; and *England*, *Scotland* and *Ireland* have the

Gen. 1. 20, 21.

Psal. 104.

Soaliger, Bodin, Cardan, and others.

Original of the Fishing Trade.

Fishing (as it were) at their doors. And such is the Blessing of Almighty God, that above six hundred thousand Lasts of Fish are taken yearly in the Dominions of the King of Great Britain only, omitting the quantity of Fish taken in Denmark Seas, Russia, New found-land, Spain, Italy and other Dominions.

And here I am to make a little abridgment of the collections of one Tobias Gentleman, a Fisher-man, who made a Treatise touching the same, intituled *Englands way to win wealth, and to imploy Ships and Mariners*, proving first, the lawfulness of it by his Majesties Subjects of Great Britain, secondly how feasible it is for them by the exemplary actions of other Nations, that have nothing growing in their own Land for that use, but are constrained to fetchall out of other Countries; lastly, that the Trade of Fishing is profitable, by the success seen with the *Hollanders*, being rich and opulent, notwithstanding their long Wars, and which themselves do call to be their chiefest Trade and Principal Gold-mine, whereby many thousands of their people of Trades and Occupations are set on work, maintained, and do prosper, as may be seen by their Proclamation annexed to the said Treatise.

Proclamation
of the States
of the united
Provinces.

The situation
of Shotland.
Iffe.

Places to sell
Herrings.

Good orders
in the Fishing
Trade.

Commodious
Towns for Fi-
shing in Eng-
land.

Hereupon he sheweth, that about Mid-May they make ready their Busses, and Fisher-fleets, and by the first of June (their Stile) they are seen to sail out of the *Mase*, *Texel*, and the *Vly*, a thousand Sail together for to catch Herrings in the North Seas, being most of them Ships of 120 or 100 Tuns, and the other 60 Tuns or thereabouts; having in them 24 men, and some 16, and 20 in every Ship; and they continue their course North-West and by North, until they arrive at the Isle of *Shotland*, which is the Dominion of the King of Great Britain, and the greatest Island of the *Or-cades*, and lies in the height of 60 degrees of Northerly Latitude. And by the 14 day of June (which is by their Law a time limited to lay their Nets) they begin to Fish, and do never leave the Skoals of Herrings, but come along amongst them, following 500 miles in length, lading their Ships twice or thrice before they come to *Tarmouth*, sending them away by the Merchants Ships that send them Victuals, Barrels, and more Salt and Nets, if they need any; which Ships are called *Yagers*, that is to say, Hunters or Dogger-boats, and these Ships do carry them, and sell them in the East-countries, some to *Riga* and *Revel*, some to the *Narve*, *Russia*, *Stockholm*, and all *Poland*, *Prussia*, *Pomerland*, *Lituania*, *Statin*, *Lubek*, and *Denmark*: Returning Hemp, Flax, Cordage, Cables, Iron, Corn, Soap-ashes, Wax, Wainscot, Clapbord, Pitch, Tar, Deals, Hoops, and other Commodities, with plenty of mony; and for *France*, they send for *Bardeaux*, *Roche*, *Nantes*, *Morliaix*, and *San Mallous*, *Caen* in *Normandy*, *Roan*, *Paris*, *Amiens*, and all *Picardy*, and *Calice*, with the *Low-Countries* of the Arch-duke of *Austria*, reconciled with the King of *Spain*, returning other Commodities and Monies for the provenue of their Fish. For by their Laws all those Herrings that they do catch in *Tarmouth* Seas, from *Bartholomew* tide until *Saint Andrew* (which are Rope-sick) they may not bring home into *Holland*; and these they sell unto *Tarmouth* men for ready Mony.

Their Fishing for Cod and Lings continually is done with smaller Ships (of 40 Tun burthen) called *Pinks* and *Wellboats*, and all this is done with so good order and provision, that by night and day all is supplied, and the Fish taken off instantly. And of mine own knowledge, they are so constant in their Fishing, that they are contented to have one good year for Fishing in seven years. All Fishermen are provided for, and their wives at home cannot want; for in their care, they may be compared to *Joseph* in *Egypt*, providing for the time of Famine.

They have besides all this (continually in the season) another Fleet of Fisher-men (called *Flyboats*) which are in number some two hundred or more, and these be at the North-East of *Shotland*, having small boats with them, called *Cobles*, and by means of them Lings are taken in great abundance, which they do not Barrel, but splet and Salt them in the Ships Bulk. To say nothing of fresh Fish, and other pretty observations of the said Tobias Gentleman, let us note the commodious Fisher-towns of *England*, as *Colchester*, *Harwich*, *Orford*, *Alborough*, *Donwich*, *Walderfwike*, *Sould*, *Tarmouth*, *Blackney*, *Wells*, *Linne*, *Boston*, and *Hull* by him named (where-
unto

unto I may add *Scarborough, Harlepole, Whitby, Marsk, Stockton, Gysborough, New-castle*, and other places in the North. And it is to be much admired that this trade hath been so long neglected: Howbeit some are of opinion, that it would hinder much the trade of Cloth, if Fishing were intertained, especially in the return of our Commodities, and that the Priviledges granted to divers Societies (as the Merchants Adventurers, *East-land*, and *Russia Merchants*) should be infringed thereby, and so both Trades cannot subsist together.

The first objection to the fishing trade.

Others say, that other Nations are more Painful and Industrious than we can be, and have more skill in the Cutting, Packing, and Salting of the Fish; and which is more, they can send away their Fish (and pay no Freight) by their Ships going (otherwise) empty for Corn and Salt; for they pay but four Shillings for a Last, which is drinking Mony. And the *Hamburgers* having heretofore imitated the *Hollanders* to Fish with Busses for Herrings, after five or six years tryal, have been compelled to abandon the Fishing, and suffer their Ships to lie by the wall rotting, because they found a loss, and that the *Hollander* did outsell them, having the better and cheaper Fish; and the like would befall *England*, as some have already found.

The second objection.

To these two objections, the one being Domestick, and the other Forrein, I make this answer; which is referred to the judicious Reader.

That the trade of Cloth should be hindred by the Fishing trade, is not probable, being a distinct Commodity which serveth for the Belly, and the other for the Back, and both are sold by us and other Nations in one or more places, and we both make our returns homewards by Commodities, Mony, and Exchange for Monies by Bills; so that the difference of the Persons maketh not any solid argument: For if we return Commodities for Commodities, and they return Monies, we may return both the one and the other, having means more than sufficient to maintain the trades, considering the great sums of Money delivered at interest, although the Mony *in Specie* be wanting, which by these means would be supplied. And concerning the Priviledges granted to several Societies, it will be easie to reconcile them by good orders to be observed in the Fishing trade; wherein all men of several companies may participate, and the general good is always to be preferred before the particular, and that Society which is against the common good ought not to be admitted or continued for any private respect.

Answer to the first.

To the second Objection, that other Nations are more Painful and Industrious, and have more skill in the Cutting, Salting, and Packing of Fish, and pay no freight for the transportation of their Fish: Suppose it be so as you say for the present, yet you cannot deny but that the same may be amended by use and Custom, seeing our people can indure all Climates and hardiness as well as others, and by good orders and gain, may be allured to undertake Labour and Pains, when want breedeth industry, and gain is like a second life.

Answer to the second.

The managing to make Fish more Merchantable and vendible, may be learned of others in time, and for wages men will be procured that shall teach others; we know that the Proverb is true, *Omne principium grave*. The like may be said touching the freight of Shipping, which in process of time may be had in the same manner, if the Coast Towns of *England* were made and appropriated to be the Ware-houses or Magasins for the gross Commodities of those Countries where the Herrings are sold: For the Situation of *England* is far more commodious to send away the said Commodities for all other Countries, and in divers places at all times and seasons of the year; when their Countries are Frozen for many Months together, or want many times Wind and Weather to perform their Voyages, which was the cause that the *Hamburgers* could not conveniently continue their Fishing trade, as is alledged.

Having answered sufficiently (as I hope) the two main objections against the Fishing trade, let us now examine the benefit of it, by the calculation made by the said Gentlemen. Now to shew truly, saith he, what the charge of a Busse will be, with all her furniture, as Masts, Sails, Anchors, Cables, and with all her Fishers implements and appurtenances at the first provided all new, is a great charge, she being between

The whole charge of a Busse.

thirty and forty Last, will cost five hundred pounds, and may continue twenty years with small cost and reparations: but the yearly flite and wear of her tackle and war-ropes, with her Nets, will cost eighty Pounds.

And the whole Charge for the keeping of her at Sea, for the whole Summer or three Voyages, for the filling of a hundred Last of Cask or Barrels.

100 Last of Barrels	72	} A hundred Last of Barrels filled and sold at 10 pounds the Last, is 1000 ⁰⁰	
For Salt four Months	88		
Beer four Months	42		
For Bread four Months	21		
Bacon and Butter	18		
For Pease and Billets	6		
For mens Wages four Months	88	} The Charge deducted	335 00
	335		Gotten 665 00

The Profit of one Bus.

Here (saith he) plainly appeareth that there is gotten 665 Pounds in one Summer; whereof, if you deduct 100 Pounds for the wearing of the Ship, and the reparations of her Nets against the next Summer, yet still there is 565⁰⁰ remaining for clear gains by one Bus, for one year, rating the Herrings sold but at ten Pound the Last, which is commonly sold by the Hollanders at *Dantzick* for fifteen and twenty Pounds.

Of a Pink.

The charge of a Pink of eighteen or twenty Last, making fifteen Last of Barrel Fish, he accounted accordingly to cost 260⁰⁰, and the Provision and Wages to be for two Months 57⁰⁰, and the Last sold at 14⁰⁰ 8 s. or 24 s. the Barrel, there is resting gain for fifteen Last of Barrel-fish, 158⁰⁰.

He hath noted moreover, that besides the Hollanders, the Frenchmen of *Picardy* have also a hundred Sail of Fishermen, only for Herrings, on His Majesties Seas, every year in the Summer Season, and they are almost like Busses, but they have not any Gagers to come unto them; but they lade themselves, and return home twice every year, and find great profit by their making of two Voyages yearly.

Exhortation for the fishing Trade.

And hereupon he concludeth with an exhortation to all Noble, Worshipful, and Wealthy Subjects, to put to their adventuring and helping hands for the speedy launching and floating forward of this great good Common-wealth business, for the strengthening of His Majesties Dominions with two principal Pillars, which is, with plenty of Coin, brought in for Fish and Herrings from foreign Nations, and also for the encreasing of Mariners against all foreign Invasions, and for the bettering of Trades, and setting of thousands of poor and idle people on work.

But now returning to the lawfulness of Fishing, wherein we are to observe, That albeit Hunting, Hawking, and Fishing, be of one kind, as subject to a like Law and Liberty, because that any wild Beast, Fowl, or Fish, being once taken by any Man, commonly it becometh his own proper by the Law of Nations, yet there is a difference between these three; and although Hunting and Hawking be almost every where lawful, yet Fishing is forbidden in other Mens Ponds, Stanks, and Lakes, as comparable to Theft.

Statute Laws of England, Scotland, and Ireland, concerning Fishing.

The several Statutes of these Kingdoms have established good Orders concerning the Fishing Trade, whereunto relation may be had, containing in substance the Ordinances to build Ships and Boats, and appointing of certain times for Fishing, and then only to Fish upon pain, not only of Forfeitures and Fines, but Death also, according to the manner of Offence made, and contempt of those Decrees and Ordinances.

Prohibiting (for the encrease of Fishes) the making, setting, and using of Crows, Yarrs,

Yarres, Dams, Ditches, Tramlets, Parkings, Dyking in any Waters where the Sea Ebbs and Flows: and albeit some are permitted to lay Nets, and to make Wears, yet must he keep the Saturdays sloop, that is, to lift the same from Saturday in the Afternoon until Munday. And he is to make each space or mesh of his Nets three Inches wide, except for taking of Smelts, and other Fish which will never be bigger, and the same is to be set upon the Water, that the mid-stream may have the space of six Foot wide, upon pain of five Pounds.

And concerning the Fishers safety and privileges, it is provided, That all Ships ^{The privileges of Fishers.} Sailing to catch Herrings, shall (during the taking of them) let down Sail after day-light is past, and let their Anchor fall, and keep Watch with Lanthorn and Light until the day light appear, least otherwise the poor Fishers should be over-run, and their Nets broken.

It is also provided, That Fishers shall not hurt one another, and the measure of their Nets are limited in length and breadth: and also that no drag-net be set before March, nor upon deeper Water than fourteen Fathom.

Also that they shall be honest and true, and not lie to their Neighbours, being asked concerning the length and depth of their Ropes or Tews when they are in driving; neither shall they wittingly or willingly suffer their Tews to flit and run over one another, under pain of ten Pounds for every offence.

That till Sun-set on Sunday, no man lay nor hale Nets or great Lines, or exercise any Labour, upon pain as aforesaid.

And for the encouraging of Fishers in the North and West Isles of *Scotland*, there is a Statute prohibiting all exactions to be taken of them, but only the King's Custom, upon pain to be found a manifest Oppressor. And concerning Fishers and Dealers or Traffickers with Fishes, it is also ordained, That not only all Fish slain and taken near the Coast of *Scotland* be brought to the Market places, where the taker dwelleth, or the nearest place thereunto, but also all the Fishes taken in the North, or West Isles, or Fords, to be brought directly to the Towns where the Fishers dwell, to the end, the Country be first served and the Fish offered to the Market places, from which none may carry them to pack and pile, but only between the hours of eleven and two in the afternoon, upon pain of forfeiture of the same. In which Markets it is lawful to the Provost and Bailiffs to set down prices, and to compel the Packer and Piller to sell again for the need of the subjects; which being done, they may transport the remainder where they will: And if they commit any contempt, then their Fish is forfeited, two parts to the King and the third to the Magistrate. ^{Laws of Scotland for Fishes taken.}

In like manner concerning the barrelling of Fishes, it is ordained that the measures ^{Barrelling of Fishes} prescribed of old shall be kept, namely, each barrel of Herrings, or of white Fish, to be of twelve Gallons; and the barrel of Salmon of fourteen Gallons, according to the measure of *Hamborough*, upon pain of forfeiture, and five pounds to be levied from the Cooper, and therefore hoop Irons to be made in each Town for the trial and gaging thereof. All which concerneth the Law of Merchants, and the particular knowledge of every one of them.

Let us now remember in this place the fishing of New-found-land, and the Whale ^{The fishing of New-found-land.} fishing, with the Profit and Commodities of the same, as they are observed by the aforesaid Captain *Whitebourne*, who affirmed upon his own Knowledge, That the French Biscains, and Portugals, can make two voyages yearly to New-found-land, with 400 sayl of Ships, and get thereby an incredible wealth; besides English Ships, whereof he saith, That in the year 1615, there was 250 sayl of Ships great and small, the Burthens and Tunnage he esteemed to be one with another 15000 Tuns, at 60 Tuns, and 20 Men and Boys to every one; therein were employed above 5000 persons, by whose means there was taken by every Ship, above six score thousand Fish and five Tuns of Trayn Oyl, which being brought into *England*, *France*, or *Spain*, and sold after the rate of four pounds for every thousand of Fish, and 120 Fishes to the hundred, will amount to six score thousand pounds, which is not above one penny a Fish. The Trayn Oyl amounting to 1250 Tuns, at 12 ^{ss.} amounted to 15000 pounds; so the total sale

Necessary
points to be
considered
touching the
Fishing trade.

Green-Land
fishing.

The manner
of Whale
catching.

A proportion
for victualling
of Ships.

sale was 135 thousand pounds, omitting to reckon the over prices, which were made and gotten by the sale thereof in Forreign Countries. The consideration (that all this and the like wealth procured by Fishing, is done by the Labour and Industry of men, with exportation of Mony and Exchange, or other Commodities to be commuted or battered for them) is worthy the observation, and by the trade of it Monies are to be had plentifully, and all Forrain Commodities also, to the enriching of Common-weals, where many numbers of people are set on work and relieved; as Bakers, Brewers, Coopers, Ship-wrights, and Carpenters, Smiths, Netmakers, Ropemakers, Linemakers, Hoopmakers, Pullymakers, and many other trades to make the necessary provision of the Fishing Voyages; wherein the lame, impotent, and all poor people may have employment for their maintenance.

Touching the Whale Fishing, especially in *Green-land*, for the making of Train Oyl; the same is much augmented by several Nations, since that the *Biscayners* and *Bayoneses* have taught the manner of taking of them, casting harping Irons into their unwieldy great bodies, when they are on shore for want of Water, otherwise very nimble in the Seas: For they have a great feeling, and their Flesh is viscosite or Oily, apt for swimming, and as soon as the Harping Irons have stricken them, they run towards the bottom above a hundred Fathoms deep, as the Lines (which are fastened thereunto) will give way. So that sometimes it will be above two hours before they come up (being ordinarily above twenty foot in length) and then being hoysed up to the Stern of the Ship, the Flesh is pared off, and swimmeth upon the Seas, and the Rump of the Body is letten fall again, and then the Flesh boyled, and pressed, maketh Train Oyle, which yielde good benefit, if the Voyage be not overcharged by expences. For prevention whereof, let us note the proportion for the Victualling of Fifty men for eight Months, of a Ship of 200 Tuns, and cast Merchants or Fishermens account accordingly, for the greater or lesser number of persons, or the longer or shorter time of Victualling, more or less also in price, 50 men are 12 $\frac{1}{2}$ Messes, being four to a Mess by distribution.

	℔.	s.	d.
Bisket a pound per day to a man, is 120 Quintals, at 9 s	47	16	0
Syder and Beer, one Hoghead a day, with Cask Iron bound, 12 Tuns, at 50 s. and 48 Tuns cask, at 20 s. more			
25 Tuns of Beer, at 50 s. and 35 Tuns Syder, at 50 s. is	180	0	0
Water cask new, and Iron bound 10 Tuns, at 45 s.	22	10	0
Beef two pound per day, is 100 ℔ weight for three days a week, is in all 96 days, and 8500 and 3 quarters, at 26 s. the hundred, is	111	0	0
Cask Iron bound, 500 weight in a Hoghead repacked, and Salt	12	0	0
6000 <i>New-found-land</i> Fish, at 4 ℔ 10 s. with the Cask, is	27	0	0
24 Bushels of Pease, 20 Bushels of Oat-meal, two Barrels of Oyl	14	12	0
Butter six Firkins, Cheese $\frac{1}{2}$ ℔ a day, <i>Aquavita</i> and Vinegar	60	0	0
Candles, Platters, Chirurgions Chests, &c.	65	0	0
	539	18	0

Which said sum of 539 ℔ 18 s. amounteth about 28 s. a man for every month, besides the Ships Freight and mens Wages, which may be agreed upon diversly. And commonly the Company is permitted to have one third, the Owners of the Ship one third, and the Merchant or Merchandize one third: All other incident charges to be born accordingly between them, whereof Indentures of Covenants are made.

Having reserved to intreat of this important business of Fishing, in the end of this first part of *Lex Mercatoria*, concerning Commodities, which are compared to the Body

Body of Traffick, together with the Sea-Laws observed therein, with all other customs of Commerce: Let us now proceed to the Second part, touching Moneys, being the Soul of Traffick, which in times past were noted to be raised by the Fishing Trade (now so much neglected) appertaining to the Kingdoms of *Great Britain* and *Ireland*, as hath been shewed, even by original Antiquity. The correspondence and long intercourse between the Society of Goldsmiths and Fishmongers alludeth hereto: For *St. Dunstan* the Bishop, termed to be the Patron of the Company of Goldsmiths, had no other Elixir or Philosophers-stone than the Gold and Silver which by the benefit of Fishing was obtained, whereby the Kingdoms Plate and Bullion was procured: for the advancement of which Fishing Trade, he did advise, That three Fish-days ought to be kept in every Week, which caused also more abstinence: and hence the Proverb came, *That St. Dunstan took the Devil by the Nose with his Pinchers*. Which custom, if it were better observed with us, would prove very beneficial to the State and Common-wealth.

The allusion
of *St. Dunstan*.

The End of the First Part.

T H E

The Second Part

OF

LEX MERCATORIA.

Or the Ancient

LAW-MERCHANT:

Concerning Moneys, compared to the Soul of
Traffick and Commerce.

WE have already compared the three Simples or Essential parts of Traffick, namely, Commodities, Money, and Exchange of Moneys, unto the Body, Soul, and Spirit; and in our first part of *Lex Mercatoria*, treated of Commodities as the Body of Traffick, with the dependences thereupon, as being properly the causes of Commerce, with their Effects, Adjuncts, and Accidents; which method we are now also to observe in this second part of the *Law-Merchant*, concerning Moneys compared to the Soul, which infuseth Life into Traffick, by the means of Equality and Equity, preventing advantage between Buyers and Sellers. And because Money is made of Metals, whereof we have not spoken in the Chapter of the Commodities, whereby Commerce is maintained, here we are to begin with the very Original of Metals and Mines, as a matter worthy the knowledge of Merchants and others.

First, we find that when Commodities began much to abound in the World, all manner of Metal, as Gold, Silver, Copper, Tin, Lead, and Iron, grew into greater estimation, as being fit and more durable for preservation; and so the purest and finest Metal most esteemed. At which time the Riches of Men was notwithstanding described to consist of Cattle, Commodities, and other Movables; and there was a Commutation of Commodities, as hath been declared, which was found to be very cumbersome, and did require much carriage of Wares up and down, from one Countrey to another; by reason whereof Money was devised to be Coined, to be the Rule and Square, whereby all other things should receive Estimation and Price, and (as it were) become a measure whereby the Price of all things might be set, to maintain a certain evenhood or equality in buying and selling; and the same to have its standing valuation only by publick authority, to the end that all things might equally pass by Trade from one man to another.

Concerning the denomination of Money, it is derived of *Moneta*, which proceedeth a *monendo*, to shew you the name of the Prince; *vel nummi nota*, consequently the price of the piece of Coin by his Authority made, stamped and coined.

Pecunia is derived a *Pecude*, of Cattel, as of Sheep and Oxen, the figure whereof was Coined thereupon, *Nummus*, a *numerando*, *vel nomine*, of the name of the Prince stamped upon it; and also so called, *Carolus*, Guildren or Floren; so a Ducat, of *Ducatus*, the name of a Duke; and in times past, being called *Stipendium*, was a *Stipe* & *pendo*, before the same was Coined with a stamp, but made and weighed, being Silver, as the Cicle of the Hebrews.

The Romans, in times past, used Copper Moneys, calling their Exchequer *Ærarium*. So in Germany it is called *Argentarium*, of the Silver, and being kept at *Strasbourg*

*Pecunia, non
Pecuniaria.*

The beginning
of Moneys.

Publica mensura.

Denomination
of Money.

Pecus fuit Pecunie fundamentum.

bourg, that City is called *Argentina*. The first Silver Moneys coyned was the 484 year of the Foundation of *Rome*; and the Coins of Gold was sixty and two years after that. Since the Foundation of *Rome* until the year of 1622 are 2373 years.

The Sterling Standard of the Moneys of *England* was first coined at a place so called, by *Osbricht*, a Saxon King of *England*, above seven hundred years since; at which time an ounce of Silver was divided into twenty Pieces, and so esteemed twenty Pence (as who should say) so many Pieces, which so continued by denomination until King *Henry* the sixth's time, who in regard of the inhancing of Moneys in foreign parts) valued the same at thirty Pence. But there was more Pieces made out of the said Ounce, and the former Pieces went for three halfpence until the time of King *Edward* the fourth, and then they were currant for two pence, and the said King did value the said Ounce at 40 Pence; until king *Henry* the eighth did value the Ounce of Sterling Silver at 45 Pence, and so continued till King *Edward* the sixth, and until Queen *Elizabeth* her time, and then the very same Piece, or the same Penny, was valued at three pence, and so did all threepences (coined by the said Queen) weigh but a Penny-weight, and the Sixpence two Penny-weight, and accordingly the Shilling and other Pieces, which made the Ounce to be valued at 60 Pence, or five Shillings, whereof twelve Ounces make the Pound *Troy* weight, which remained divided nevertheless in 20 Penny-weight; for the said Ounce, being still the same in weight, did retain the same name, and 24 Grains also for every Penny-weight; and according to the said Pound-weight is the fineness of Silver also divided: for if it be all pure Silver without any Copper, called *Allay*, it is justly called twelve Ounces fine, because that Pound weighed twelve Ounces, and hath no mixture in it; and so every Ounce is consequently 20 Penny-weight in fineness, and every Penny-weight is 24 Grains in fineness.

Sterling Standard altered in the valuation.

The Pound Troy divided by weight.

The Pound of Silver divided in fineness.

The fineness of Gold is twenty and four Carrats, and every Carrat, is four Grains in fineness, and was heretofore accounted two Carrats for an Ounce of Silver. And all monies of Gold and Silver do participate of this fineness, according to their substance which maketh their Standards hereafter, whereby the Sterling Standard containeth eleven Ounces and two Penny weight of fine Silver, and eighteen Penny weight of Copper: And our Angel Gold holdeth 23 Carrats, 3 Grains and one half, and half a Grain of *Allay*, as shall be hereafter more amply declared, together with the proportion between Gold and Silver.

Fineness of Gold.

Let us now speak of the properties of Monies in the course of Traffique, and make the effects thereof apparent.

The properties of Monies.

The first property is, That plenty of Money maketh generally all things dear, and scarcity of Money maketh generally things good cheap: Whereas particularly Commodities are also dear or good cheap, according to plenty or scarcity of the Commodities themselves, and the use of them. Money then (as the blood in the body) containeth the Soul which infuseth life: for if Money be wanting, Traffique doth decrease, although Commodities be abundant and good cheap: And on the contrary, If Monies be plentiful Commerce increaseth, although Commodities be scarce, and the price thereof is thereby more advanced. Nay, by Money a Trade is made for the employment of it both at home and abroad: For those Countries where things are good cheap are destitute of Trade, and want Monies; and although things for the belly are good cheap, there is less benefit to be made by Merchants.

According to plenty and scarcity of Money then generally Commodities become dear or good cheap, and so it came to pass of late years, that every thing is inhaunched in price, by the abundance of Bullion and Monies which came from the *West-Indies* into *Europe*; which like unto an Ocean hath divided her course into several branches through all Countries, and the Money itself being already by valuation as aforesaid, caused the Measure to be made lesser, whereby the number did encrease to make up the tale, being augmented by denomination from twenty to sixty, or of those latter years from forty to sixty.

The Ocean of Monies.

Alteration of
Mony alters
the price of
things.

The Operati-
on of Mony
by the rate of
Usury.

Monies will
have substan-
tial value re-
ally.

So that plenty of Mony concurring herein made every thing dearer, and especial-ly the Forreign Commodities, as we have noted before; which caused some men to be of opinion, that our Monies should be more inanced as it were, striving therein to exceed other Nations: Wherein they are far from the Mark, for if that were done not only all the Forreign Commodities would be dearer, but also our home Commodities, howbeit only in name. The like would happen if Monies were by alloy of Copper embased, as experience hath proved in the time of King *Henry* the Eight, and of later years in the Realm of *Ireland*: So that we see the Proverb to be true, *That the unknown disease putteth out the Physitians Eye*. The plenty of Mony required must be, not with a consideration that we have, or may seem to have more Mony than in times past; but according to the present great quantity and abundance of Monies now found in all Countries, which in effect have more proportionable part thereof than *England* hath. Neither was Mony more plentiful when an Ounce of Silver was valued but 20 pence (judging of Mony as we do of Commodities, either dear or good cheap according to the price) for Mony must be still the measure, and over-ruleth the course of Commodities. Howbeit Exchange of Monies is predominant over Commodities and Monies, as shall be declared hereafter.

The second property of Mony, proceeding from the operation of Usury devised thereupon, (whereby the measure is ingrossed and also falsified) is, that the rate of Usury is become the measure whereby all men Trade, Purchase, Build, Plant, or any other ways Bargain, and consequently all things depending upon the premises, are ruled and governed accordingly, as in the Chapter of Usury Politique is declared, to the decreaie of Traffique and Trade.

The last property of Mony is, To have an internal value in substance, whereupon the Exchanges of Mony are grounded; insomuch that in Countries where the transportation of Mony is prohibited, and Merchants strangers and others are commanded to make their returns in Commodities, or by exchange, if the Monies be base, or of Copper, the value in Exchange will be made accordingly, to the utter overthrow of all Commerce; for Monies will have substantial value.

Thus much for an introduction concerning Monies. Now let us begin from the Original of Metals, and so descend to the particulars and accidents.

CHAP. I.

Of the Essence or Existence of Metals.

Vegetative,
Sensitive, and
Rational.

Act. 7. 22.

* *Genesis.*

ALL Philosophers, by the light of Nature and long observation have determined, That the sperm or seed of all things, created of the four elements, doth in a secret manner lowre within the two elements of water and Earth; and that Nature doth continually work to produce perfect things, but is hindred therein by accidental causes, which are the begetters of Corruption and Imperfection of all things, whereby we have variety of things which are delectable to the Spirit of Man. Herein they observe the operation of the Sun and Moon, and the other Planets and Stars, in the generation of all things which either have a being or existence, as the Elements have; or a being and life, as vegetable Trees or Plants; or a Being, Life, and Sense, as Beasts, Birds, and other Living Creatures; or a Being, Life, Sense, and Reason, as Man hath, and all reasonable Creatures: Which knowledge and Wisdom, no doubt; the Holy Prophet *Moses* did learn amongst the *Egyptians*. But had these Philosophers read the Book of *Moses*, * of Creation and Generation, they would not have ascribed the guiding and conducting of all natural things to the two Leaders, namely the Stars and Nature.

ture. Hence it proceedeth that amongst vegetable things (which have a Being and life) they reckon all Metals, which have their beginning from Sulphur and Mercury, *tanquam ex patre & matre*; which meeting and concurring together in the Veins of the earth, do ingender through the heat and quality of the Climat, by an assidual concoction, according to the nature of the earth wherein they meet, which being either good and pure, or stinking and corrupt, produceth the diversity of the Metals of Gold, Silver, Copper, Tin, Lead, and Iron, in their severall Natures: And hereupon they have assigned them under their distinct Planets to be Benevolent or Malevolent; as Lead under *Saturn*, Tin under *Jupiter*, Iron under *Mars*, Gold under *Sol*, Copper under *Venus*, Quick-silver under *Mercury*, and Silver under *Luna*. So *Mercury* or Quick-silver is one of the seven Metals, which being volatile, and by his volubility running with every one, is in nature as they are, either good or evil: And howsoever they have placed Tin under the benevolent Planet *Jupiter*, experience hath proved unto us that Tin is the Poyson of all Metals. Sulphur is excluded, which they say is of two colours, being white and corrupt in the Silver, which therefore falleth away, but red and pure in the Gold, and therefore permanent.

The Planets
of Metals.

These diversities of Metals being come to pass by accidental causes, is the cause that Art (being Natures Ape by imitation) hath endeavoured to perform that wherein Nature was hindered: Whereupon *Aristotle* saith, *Facilius est destruere Accidentale, quam Essentiale*: So that the Accidental being destroyed, the Essential remains, which should be pure.

But this cannot be done without projection of the Elixir or Quintessence upon Metals. Hence proceedeth the Study of all the Philosophers to make their miraculous Stone, which I confess is very pleasant, and full of expectation, when a man seeth the true and perfect transmutation of Metals, Lead and Iron into Copper, the Ore of Lead into Quick-silver or Mercury, with a small charge to a very great profit, as it hath been made for me, until the maker of it died, within three months after he had made almost 4000 pound weight, as good as any Natural Mercury could be, and that in six weeks time.

Transmutati-
on of Metals.

To return to our Philosophers, concerning the Essence of Metals, they have been transcended in the knowledge thereof, for they shew the generation of Sulphur and Mercury in this manner.

The Exhalations of the Earth being cold and dry, and the vapours of the Seas being cold and moist, according to their natures ascending and meeting in a due proportion and equality, and falling upon some hilly and mountainous Country, where the influence of the Sun and Moon have continual operation, are the cause of generation; or properly from it is Sulphur ingendred, penetrating into the earth where there are veins of water, and there they congeal into Gold or Silver, or into the Ores of Silver, Copper, and all other Metals, participating or holding always some little mixture of the best, or being in nature better or worse according to the said accidental causes. So that they do attribute the generation to the operation of the influences of the Sun and Moon; where the Book of God sheweth us the Creation of all things in Heaven and Earth, and the furniture thereof. The earth (being the dry part of the Globe of the World) did appear and was made the third day, containing in it the Ores of all Metals and Minerals; whereas the Sun and Moon were created afterward on the fourth day, whose operation was incident to the things created, but not before. In like manner (say they) are Diamonds, Rubies, and other precious Stones ingendred, according to the purity of the matter, and the portionable participation of every Element therein: If the Exhalations (being subtil) do superabound and prevail over the vapours, then hereof is Sulphur ingendred: And if this subtil Exhalation be mixed with the moist vapors, and wanteth decoction, as being in a very cold place, it becomes Mercury or Quick-silver, which can indure no heat or fire at all.

The Essence of
Sulphur and
Mercury.

Exhalations.
Vapors, &c.

The first Metal mentioned in the holy Scripture is Gold, which was found in the River Pison, running through the Garden of Eden into the Countrey of Havilah, where Gold doth grow, and this was in the East. According to which observation, all the

Gen. 2. 11.
Gold groweth

veins of Mines run from East toward West; with the course of the Sun, as shall be more declared.

*Primamateria
vel Mercurius
Philosophorum.*

The body of
the Sun is
166 times
bigger
than the
whole Globe.

To this argument appertaineth the Philosophical study of *Prima Materia*, to be found out by experience for the great work of *Lapis Philosophorum*, by the operation of the Sun in seven years: The practice whereof was made about forty years since, by a German Doctor of Physick, at *Dantzick* in the East countries (as I have been informed by a friend of mine who was also a Physitian) and was done in this manner, according to the bigness of the body of the Sun, being 166 times bigger than the whole Globe of the Earth and Water, making the circumference of the World. Whereupon he took 166 Vials or Glasses, wherein he did put of all the Ores of Metals and Minerals, and other things which had any Affinity with Minerals, and some of them mixed, and calcined of all them, and closing or nipping up all the Glasses by fire, he did expose them to the Sun in an eminent place, for and during the said time of 7 years, and found thereby (as it was reported) *Prima Materia*, which was reduced to seven Glasses; howsoever, it was certain that he grew very Rich; and bought above an hundred houses in that City before he died. Which was an occasion that my friend (imitating him) did likewise place not far from *London* seven Glasses, with Calcined Metals and Minerals, upon a house top, against the back of a Chimney, where the repercussion of the Sun did work upon them, which was admirable to behold from six Months to six Months, not only by the Sublimation of Colours, very variable and Celestial, but also of the rare alteration of the Stuff, being sometimes liquid, another time dry, or part of it moist, ascending and descending very strange to behold, as my self have seen divers times from year to year. Some had been there two, three, four, five, and one almost seven years, the colour whereof had been yellow, then white in the superficies, then as black as pitch, afterwards dark red, with Stars of Gold in the upper part of the Glas, and at last of the Colour of Oranges, or Lemons, and the substance almost dry. Many were the questions between him and me, but he was confident that there was the Elixir, howbeit very doubtful that he should never enjoy the same; and it came so to pass, for after a long sickness he died of a burning Ague, and a Gentleman gave a sum of Money to his Wife for that Glas, whereof I have not heard any thing these seven years. In this Glas he would shew me the working of this Quintessence, according to the description of *Ripley*, who he was assured had the *Lapis*, and so had *Fryer Bacon*, and *Norton* of *Bristol*: *Kelley* had by his saying some little part to make Projection, but it was not of his own making. The charge to make it was little or nothing to speak of, and might be done in seven months, if a man did begin it on the right day. The twelve operations of *Ripley*, he declared unto me were but six, and then it resteth; for, saith he, all Philosophers have darkened the study of this blessed Work, which God hath revealed to a few humble and charitable men. Calcination, Dissolution, and Separation are but one, and so is Conjunction and Putrefaction; likewise Cibation and Fermentation; then followeth Congelation; and at last Multiplication and Projection, which are also but one. For my own part, seeing that no man can be perfect in any one Science, I hold it not amiss for a man to have knowledge in most or in all things: For by this Study of Alchymy, men may attain to many good experiments of Distillations Chymical, Fire-works, and other excellent Observations in Nature; which being far from Merchants profession, I hope shall not give offence to the Reader of this Book, seeing it is but in one Chapter accidentally handled. Neither will I crave pardon of the Muses as it were, insinuating to the world to have a far greater knowledge in these tryals or conclusions. But to satisfy the curiosity of some, that it may be with a gaping mouth expect to understand somewhat of the Stuff put into these Glasses; I may say as I was informed, That in some was the Calcined Ore of Silver and Gold, in some other Mercury Calcined, and Sulphur in some other; Arsnick for the Air, Sulphur for the Fire, Mercury for the Water, and Sea-cole for the Earth, were put all together as the four Elements. In some other Glas was Vitriol and Orpiment, and what more I do not now remember: Concluding, That where Nature giveth Ability, Art giveth Facility.

Lapis Philosophorum.

Ripley's twelve gates.

I have read all the Books of *Paracelsus* that I could find hitherto; and in his Book *De Transmutatione Rerum* I do find to this purpose the Observations following, concurring with my friends opinion concerning *Ripley's* 12 Divisions, comprised into six, and the seventh is the matter it self, and the labour or working resteth, wherewith I do end this Chapter, and proceed to the surer ground of the Mines of Metals.

Omne quod in Frigore solvitur, continet aereum spiritum Salis, quem in sublimatione vel distillatione acquirit & assumit.

Omne quod in Frigore vel Aere solvitur, iterum calore Ignis coagulatur in Pulverem vel Lapidem. Solutio vero Caloris, solvit omnia pingua & omnia Sulphurea: Et quicquid Calor ignis solvit, hoc coagulat Frigus in massam, & quicquid calor coagulat, hoc solvit rursus Aer & Frigor.

Gradus ad Transmutationem sunt septem.

Calcinatio, Sublimatio, Solutio, Putrefactio, Distillatio, Coagulatio, & Tinctura.

Sub gradus Calcinationis comprehenduntur Reverberatio & Cementatio.

Sub Sublimatione, Exaltatio, Elevatio, & Fixatio.

Sub Solutione, Dissolutio & Resolutio.

Sub Putrefactione, Digestio & Circulatio, qui transmutat Colores, separat purum ab impuro: purum superius, impurum inferius.

Sub distillatione, Ascensio, Lavatio, & Fixatio.

Coagulatio est duplex; una Aeris, altera Ignis.

Tinctura tingit totum corpus, & est fermentum massæ farinaceæ & panis.

Secundum est, Quod calidius liquefcunt, eo celerius, Tinctura transcurrit, sicut Fermentum penetrat, & totam massam acetositate inficit, &c.

Sequitur Mortificatio & Fixatio Sulphuris, & in Libro de Resuscitatione Rerum, Reductio Metallorum in Mercurium vivum.

C A A P. II.

Of Mines Royal.

THe Mines called Royal are only of Gold, Silver, and Copper, of which three Metals Princes have made choice to make their Monies, simple or mixed, as shall be hereafter declared. But forasmuch as Silver is found in the Lead-Mines, and that the Silver-Mines have their Ores mixt with hard Lead also, it hapneth many times that there are great questions about these Mines, when Princes will claim their interest in some Lead Mines, because they are rich in Silver, as of late years between Queen *Elizabeth* and the Earl of *Northumberland*, as you may read in Mr. *Plowden's* Commentary of Book Cases, where it was adjudged, That if a Mine be found Richer in Silver of more value within the Ore, than of Lead, all charges of the working of both Metals being fully paid, the Prince may claim the same to be a Mine Royal: wherein must be had great advisement, some Ore in one place being richer than other Ore in another place of the same Mine, whereof we may handle in his proper place of other Mines.

Beginning therefore with Gold the most precious Metal, let us observe, That the same is found in Hills, Rivers, and in the Earth, but not mixt in Ore, as Silver, Copper, and other Metals. That which is found in Rivers is the finest, as containing less corruption, and is all of one goodness otherwise. There is Maiden Gold, so called because it was never in the Fire. Naturally all Gold hath a little Silver in it, as also some Copper, and coming out of the ground it is soft, and doth harden by the Air. Such Gold as hath no need to be refined, but may be used according to his fineness in works

Crayford Moore
in Scotland.

works, or to make Mony, is called *Aurum obrifon* : Such was the Gold which Sir *Bevis Bulmer* Knight brought out of *Scotland*, found in the Sands of the Rivers near to the Gold Mines of *Crayford Moore*, which was above 22 Carrats fine, and better than the *French Crown Gold*. I saw some 18 Ounces of it which was in big Grains, some like pease found out by the Shepherds, by whose means that place hath been discovered in the later time of *Queen Elizabeth*. Some other Gold hath been found out also in *Scotland* within a white Spar, wherein it groweth, near the superficies of the Earth, and runs into small veins like pins, fit to be refined by Quick-silver from the Spar, because it is as pure Gold as any found in *Africa* or *Barbary*, which we call Angel Gold, holding but half a grain of *Allay*. I have seen the like Spar of Gold which was found

Brickel Hill in
England.

in *England* in the County of *Lincoln* at *Brickel-hill* neer *Spilsby* by *Lincoln*.

An observati-
on to find out
any Mines.

But neither this place or any other are lookt into, for the reasons hereafter declared being right worthy to be regarded with a curious Eye and an industrious understanding; and consequently many other, whereof this Monarchy of great *Britain* is really blessed, and especially *Scotland*, where much barren ground is: For God in his divine wisdom doth countervail the said Barrenness of the Soil, with the riches contained within the Bowels of the Earth, as in fertile ground with the Corn and Fruits growing upon the superficies thereof: Which may serve us for an observation, especially where we find Rivers of Water running about the hilly places in dales, which the *Spaniards* did so much regard in the *West-Indies*, seeking after Mines, that in all places where they found not the same, they presently gave over the search after them.

Cold Climates
have abounded
with Gold.

Gold doth come out of many Countries, as out of the Mountains in *Bohemia*, Rivers of *Pannonia* in *Hungary*, out of the Kingdom of *Sweden*, but it is all exhausted. There was wont to come out of *Spain* of the Rivers and Mountains above twenty thousand pound weight yearly, which is worth above 800000 pounds Sterling; but there is none found now. In the Island of *Santo Domingo* all is exhausted also; and so will it be in *Perou*, and the *West-Indies*: It is more like to continue in *Africa* and *Barbary*, because of the Climate, albeit that *Hungary* in *Pannonia* lyeth under fifty and three degrees, and is a colder Climat than ours, and nevertheless hath yielded abundance of Gold since the year 1527, until the year 1568, as by a certain record appeareth, which was kept thereof. The King of *Spain* was wont to have from *Castle de Mina* (upon the Coast of *Africa*) about eighty thousand pounds worth every year, which is now almost decreased to one half: And all along that Coast, the *Hollanders* and the *French* Merchants complain of the small quantity now extant, or there to be found, to make return of their Commodities (Hides and Wax being not so plentiful as in times past.) Turkey is hindred also to have such quantity of Gold as in times past came out of *Persia* unto them.

Gold of Ophir.

The situation
of Sumatra.

Of the Gold of *Ophir*, we hear but a discourse of old observation; That *Solomon* had the Gold from that place to beautifie the Temple of *Jerusalem*, and his Palace. This is held to be the Island of *Sumatra* or *Taprobana*, being the greatest of all the Oriental Islands, and is divided from the firm Land of *Malacca* by a strait and dangerous sea, by reason of many Islands and Cliffs that are within it. It lyeth under nine Degrees on the South side of the Line, which no doubt is very rich of Mines of Gold, Silver, and Copper. The *Hollanders* did touch there in the first Voyage they made for the *East-Indies*, where the Inhabitants make excellent Brass Pieces, and are opulent in all things. But I never have yet heard of any Gold brought from thence, neither from the Island of *Java Major*, which lyeth right over the Island of *Sumatra*, on the South side of the *Æquinoctial* Line, which may be, hereafter shall appear; for out of all doubt mens Treasures are hoarded up in Gold in many places. It is recorded that *David* left in Gold (besides Silver) 180 Millions Sterling, according to the Calculation; But *Solomon* left behind him but one tenth part of that, namely eighteen Millions.

Silver Mines.

Silver is always found more abundantly, because the number of Silver Mines found in divers Countries, and for that all Lead Mines contain some Silver, especially the poor Lead Mines, the Ore whereof yields but small quantity of Lead, either 25 or 30 weight in one hundred of Ore; and that Silver likewise containeth some Gold,

Gold, found sometimes to be three or four Ounces in one hundred pound weight, besides the Copper in the Silver Ore.

The Silver Mines of *Hungary* and *Bohemia*, as also *Sweden*, are drawn out, but do continue in *Germany* (in many places) which have properly the Silver Ore of the Celestial Colour, with fine Grains glistering like little Stars. In *Saxony* the Mines are Richer: so are the Mines of the *Severstal* Mountains, which have continually yielded six or eight thousand pound weight a year, but are wrought upon at leisure.

Severstal Silver Mines.

The Mines in the *West-Indies* are the principal in quantity of Poor Ore, where many hands make light work. For the King of *Spain* doth divide his grounds by proportion to his Subjects to work for him, allowing them Money and Quick-Silver to separate the Silver from the drossy substance, and they must pay him again in Silver after a certain rate; and were it not for the quantity of Ore, the Silver would be very little. For I am assured by the information of one *Don Rodrigo de Cordua* of the house of *Toledo*, a Knight who had lived in the *West-Indies* many years, and attended the great Mine of *Potosie*, that the Ore thereof containeth not above $1 \frac{1}{2}$ ounce of Silver in a hundred: The like was affirmed by a *Portugal* called *Antonio Diaz*, who had dwelt two and thirty years in the said *West-Indies*. I was Interpreter between our Sovereign Lord *James*, and the said *Antonio*, when he made the trial of the Silver Ore of *Scotland* in the Tower of *London* with Quick-Silver before the King, and did inform his Majesty hereof; as also that the best Silver Mine that ever was wrought upon in the *West-Indies*, did not contain above eight ounces in one hundred weight. The Mines in *Germany* are far Richer: Some contain thirty and forty Ounces: that is to say, by, the mixt mettall Ore, taking of it disquisitively, or here and there, for the blossom of Silver appearing in some branches is finer or better than Sterling, which therefore doth not proportionate the goodness of the Mine; whereof more hereafter. Now leaving the Mines of the Earl of *Mansfield*, and others that are in *Tirol* and other places of *Germany*, we must not forget to give the due commendation unto the Noble Duke of *Brunswicke*, that to his loss did maintain the Silver Mine of the *Wildman* or *Savage*, in his Country, only to set the poor people on Work, being indeed but a Mine of course Lead, whereof he had great store, heretofore six hundred weight of Ore making but one hundred of Lead, and that hundred of Lead hath but $1 \frac{1}{2}$ Ounce of Silver, whereof his Dollars are made; expressing the same by the Inscription, which may very well be assumed by many for their Posy, *Aliis inserviando consumor*, as the candle doth, which by consumption of it self doth give light unto others. The stamp of those Dollars is a *Savage man*, holding a burning candle in one hand, and the trunk of a Tree in the other hand, and the Emperors Arms on the other side.

Potosie Mine of Silver in the West-Indies.

Charles Mine in Misnia.

Mines in the Duke of Brunswicks countrey.

I cannot therefore without grief discourse of the Silver Mines of this Monarchy of *Great Britain*, and heartily lament to see them lye dead, and buried in oblivion, because I have heretofore sought to advance the working of them: For it is now about 14 years since I caused divers workmen to come out of *Saxony*, *Brunswicke* and other places of *Germany*, at my great charges, to the number of seventeen persons, some for the Silver Mines in the Bishoprick of *Duresme*, others for the Lead Mines in *Richmond-shire* in the County of *Tork*, some for the Allom works there also, and some for the making of Steel in *Wales*, wherein the noble Lord *Eure* deceased, and certain *London* Merchants had undertaken to proceed with me. The action being applauded by a great person then in authority, and now deceased, who promised all the favour that he could do; but he had some other privat designs herein, as he had also in the Silver Ore of *Scotland*, whereof we are now to intreat: Inasmuch that the actions of these two Lords were like unto *Phaetons* horses, for all was set into a combustion, and the poor men went begging homeward, to our exceeding great loss of the benefits in expectation, our Mines being richer than those of the *West-Indies*, whereof I have made and caused to be made many trials of above twenty several sorts of Silver Ores. The two Silver Mines of *Muggleswike* and *Wardal* at *Duresme* contain six and eight Ounces of Silver in the hundred, which being fallen in, may with a reasonable charge be brought in working, according to the information which I took of the Inhabitants there

Silver Mines of Great Britain.

Richmond-shire.

Silver Mines at Duresme.

Slaithborne
Mine in *Lancashire*.

there, at which time I did intend to go further into *Lancashire* to *Slaithborne* Mine, holding above four Ounces of Silver in the hundred: But being in the Winter time, and the weather very foul, I was diverted, not without discontent, because it is the country where my Ancestors and Parents were born.

Combmartin
in *Cornwal*.

Mines of Silver
by *Barnstable*.

The Silver Mine at *Combmartin* in *Cornwal* holdeth ten Ounces in the hundred, where Sir *Bevis Bulmer* did work for a time, which is deep and overflown with Water; but there are divers Branches of that Mine running many Miles off spread in the earth, and within these two years some Ore was sent me from *Barnstable* of a Branch of that Mine, lying within one foot and a half of the superficies, which upon divers trials of one pound weight at once, holdeth by computation above ten Ounces of Silver, but little Lead; for every pound did produce above two Penny weight of Silver, and is not difficult in the melting: The party in whose ground it is found will not have it touched nor medled with, fearing his grounds shall be spoiled, and the Mine taken from him, which is known above half a mile of one foot broad. Howsoever, I thought good to remember this for our Posterity, for there may come a time that indutrious men shall be more regarded.

Silver Mines
of *Scotland*.

A singular
good observation.

It were also injurious, if I should not remember the Silver Mines of *Scotland*, especially that Mine which lieth in the grounds of Sir *Thomas Hamilton* Knight, Lord Advocate of *Scotland*, within eighteen miles of *Edenborough* towards the Sea side, discovered in the year 1607, by means of a Collier, as I am informed. In the report of the goodness of this Mine hath been very great diversity, according as they found the Ore of several veins, as we have noted before; for the blossom of Silver Ore, or the small veins, cannot give true direction of the riches of the Mine: Which is the cause that the *Spaniards* in the *West-Indies*, having found any vein of a Mine, they will pursue the same towards the East, and seek to find out (as it were) the trunk or body of the Tree, which they call *Beta*, saying *Es Menester siempre buscar la Beta de la mina*. We must always seek after the body of the Mine; which may be sometimes three or four foot broad, when the veins are like an arm or finger: And according to the tryal made thereof they give their judgement, not by the tryal of the subtil assay, but by some good quantity, and increasing their tryals by some additaments fit for the nature of the Metall Ore, as they judge the same to be. For all diseases cannot be cured with one remedy in all persons, although the disease be alike; so may it be said of those that make tryals of Ores of Metals, for some tryals did report 80 ℥ of Silver in 100 weight, others 60 ℥ , 40 ℥ , 35 ℥ , and 20 ℥ , then it fell into Ounces, which was more reasonable and natural, as I informed then some Privy Councillor, and the said Sir *Bevis Bulmer*, whereupon it pleased His Majesty, and the Lords of the Right honourable Privy Council, to appoint ten Tuns of the said Silver Ore to be brought into the Tower of London, whereof one Tun of 2000 ℥ weight was indifferently taken and calcined or grinded together, and thereunto were two Tuns of Lead added, commixed, and afterwards Molten by a continual Fire, and Hand-blast of four men according as I have noted in writing. And there was a cake of Silver remaining weighing 17½ Ounces, and the extraction out of the Lead was some 4 or 5 Ounces more; so that it was reported to be 22 Ounces in the 100 weight of Ore, but the charge was great.

Tryal of one
Tun of Ore
by Sir *Bevis*
Bulmer.

There was also another Tryal made by *William Beal*, with a far lesser quantity of Lead, and roasting the Ore; and by Mr. *Broad* and others, as Mr. *Russel*, who refined the same with the slag of Lead; others by lead Ore to save charges, and they all found above 22 Ounces of Silver in the 100 weight of Ore. And so did Sir *Rich. Martin* Kt. Master worker of His Majesties Mint, lately deceased, who delivered unto me at times 20 ℥ weight of the said Ore, grinded, shadded and washed, which I did send beyond the seas unto an expert Mint-master, and withal a particular of the manner of tryals which every man had made here; as also the tryal made by the Portugal with Quick-silver, who found 23 or 24 Ounces; his answer was, That upon his first tryal he found 42 Ounces, and of the other less, and that the Ore was easie to be wrought (but not by the means that all those men had used) and with little charges; and that the manner to refine with Quick Silver, was good for poor Mines of two or three Ounces, where the ore had

had little or no Lead; and that the commixture of the Mine was very brittle, and Bell-metal, and so did all the other refiners affirm. For the old Ore doth look between white and blue for the most part, and is like the Bell-metal found in good quantity about *Bristol*, which is used to make some kind of Alchymy beyond the Seas, and this must be allaid to qualifie the brittleness with some Mineral, of all which I have made a Record in my Book of Collections.

Colour of the Ore of Scotland.

In the month of *August*, 1608, there came two Ships before the Tower of *London* from *Scotland*, laden with some 400 Barrels of this Silver Ore, in weight some 100 Tuns lading which were there landed, and delivered unto the Lord *Knivet*, Warden of the Kings Mints, whereof 20 Tuns was taken promiscuously and grinded, and afterwards also distributed unto divers refiners and others, and the trial of Mr. *Broad* was best, who found 28 ounces in the 100 of Ore. Of this quantity Sir *Richard Martin* had 3 Tuns, whereof some was sent to my friend beyond the Seas. *Interim*, these trials and conclusions so differing, brought the said ore (together with other proceedings) into some disgrace, whereupon (according unto Commission given me) I made an offer to buy the 80 Tuns remaining in the Tower, to a great Personage, to give for it 24 pound the Tun, to be transported to my friend into *Holland* paying ready Money: time was taken to give me answer, and then difficulty was made, for that treasure was not to be exported unless by returning the quantity of Silver by weight; hereupon conclusion was made to bring in so much Bullion of Silver or Royals of plate. But when all came to all, with running up and down, and further offering to deal for greater quantities, and to take it in *Scotland*, I was put off with this consideration, that it was a dishonor to *England* not to have men of as good experience as any were beyond the Seas, whereby the Kings loss was 2000*li*, for his Highness gave the same afterwards unto *James Achinson* his Graver of the Mint heretofore, who brought the same to nothing, being unskilful of the refining of it. And thus are good matters marred in the handling, and Works brought at a stay or hindred, as I have before set down. There are many rich Mines in *Scotland*, if we compare them to the *West-India* Mines; and in *Wales*, where the Lead Mines are poor, they contain the more Silver, of 1 $\frac{1}{2}$, two and three Ounces in the hundred of Ore, which will not yield above 40 or 44*li* weight of Lead, and the Ore of the Mine which holdeth three Ounces, containeth but 25*li* of Lead. The Mines most known are those in *Cardigan*shire in *Wales*, where Mr. *Hugh Middleton* of *London* Gold-smith hath bestowed very great charges, as he did in bringing the Water-works to the City of *London*; so he bringeth now Silver to the Tower to be minted: The Ore being four Ounces in the hundred, or eighty Ounces in the Tun, and the less in Lead; for the richer the Ore is in Lead, the poorer it is in Silver. So one hundred of the best Ore of Lead will make near 70*li* of Lead, and holdeth but $\frac{1}{2}$ Ounce of Silver, not worth the charges of refining, as we shall declare.

Great quantity of Silver Ore.

Good matters marred in the handling. Plus Peucier que dire.

The Lead Mines in *Ireland* do contain more Silver, than these in *Darbyshire* and *Somersetshire*, called Peak and Mendip Lead.

The Saxons, which were procured to come into *England*, had no more, no nor so much experience as our refiners of *London*, for by saving of Lead they found lesser quantity of Silver, and so all was given over.

The third sort of Mines Royal are the Copper Mines, which are found also in divers Countries, which are not so plentiful in *Hungary*, where the best is, as in times past, but are very abundant in *Sweden*, howbeit that it is very mean and inferior in goodness. There are also Copper Mines in *Germany*, and the Duke of *Brunswicks* Countrey: As also certain natural Copperas-waters, wherein they cast from time to time great quantity of old Iron, which within six Weeks or two Months doth transmute into Copper. *England* hath divers Copper Mines; at *Keaswick* near *Scotland* are made some forty Tuns yearly, by certain Germans there inhabiting, it containeth some Gold. Some Mines of Copper Ore are found in *Yorkshire*: And albeit the charge of making one Tun of Copper be commonly 30*li*, yet if seven Tun of Copper Ore make one Tun of Copper, it may yield good benefit: For whereas 22 Fires have been used, it is brought to 12. I have seen excellent Copper Ore of some Mines in *Staffordshire*, in

Copper mines.

Natural water of Copperas.

Staffordshire
Copper mines.

the hands of Mr. Stonewel, which absolutely is the best Ore that ever was found in *England*, he doth assure me of great store of Ore. It is lamentable that such works should lie dead for want of undertakers, which indeed are discouraged by the great charges. In my opinion, the charge of a Tun of Copper of this goodness of Ore will be made for 15⁰⁰℔. There are also good Copper mines in the West parts of *England*, where I have seen good Ore in divers places, which must be roasted, to destroy the Antimony, Arsnick, and other corruptions which are in it.

The working
of Copper Ore
by Allom and
Copperas-water.

A certain Nobleman now deceased was inbarqued in those Western mines, which were promised to be wrought by imbibition of Allom and Copperas-water, and the Ore, after digestion with Rain-water, would make of 6 Tuns, one of Copper: Hereupon for 3000⁰⁰℔ by him disbursed, he was offered 18000⁰⁰℔. It pleased his Lordship to take my advice, and to conclude the bargain; for when I did calculate the charge of grinding and roasting of the said Ore, the making of the great quantity of Allom-water and Copperas, the consumption of Iron plates decreasing in weight, with all the tubs and utensils, the long time of imbibition, and consequently Work-mens wages, I found the charge to exceed, and that the course of ordinary melting was to be prefer'd; and so experience hath since proved the same, to the great loss of the undertakers: For when works are clogged with immense charges in the beginning, it choketh the benefit ever after, as we shall presently declare. Seeing that profit is the radical moisture of such and the like actions, his Majesty hath been graciously pleased to Incorporate a Company of worthy persons for all Royal mines, by Letters Patents, and hath reserved but one 15 part to himself. But there is none of that Company that doth advance any works, that I can learn. I would to God that the mines Royal, or others, would prove to be worth 100000⁰⁰℔ yearly, whereby his Highness (according to the ancient Maxim of the Law) might claim his interest, as they say; for it is well known how gracious and bountiful his Majesty is always.

The company
of Royal
mines.

A Spanish
million is
300000
pound Sterling.

The great Wealth of the *West-Indies* would not be so admirable unto us, the report whereof is greater than the truth, and the Spanish millions are not Sterling millions; nevertheless let us reckon them with the most, which is 300000⁰⁰℔ Sterling: And when the Fleet of the *West-Indies*, and *Nova Espagna*, bringeth eight or nine millions, it is a great matter. And to make this apparent, I have here set down the greatest Treasure that ever came at any one time, which was in the year 1587, as a provision for the great *Armado* then preparing, whereunto great benevolences had been gathered, in regard of the meritorious action, which God, from Invincible, made Invisible. The Register of the Treasure was (with the most) namely,

From *Nova Espagna* and *Terra firme*.

A remembrance of the
greatest revenue of the
West-Indies.

For the King.

8100 Ingots of Silver.
12 Chests with Gold.
300 thousand Royals of eight.
20 Cafes with Pearls.
1 Chest with Emeraulds.
5600 Roves of Cutchenile.

For particular persons.

5 Millions Teasted Silver.
1500 Marks of Gold of eight Ounces.
1500 Marks of Pearls.
1 Chest Emeraulds.

From *Mexico*.

For the King.

900 thousand Peso's of Silver.
1100 Marks of Gold.

For particular persons.

2 Millions of Silver.
64 thousand Hides.
25 thousand ℔ Indico.

From *Santo Domingo* Island,

35 thousand Hides.
900 Chest Sugar of 1000⁰⁰℔ weight.
22 thousand Kintals of Ginger.

13 thousand Kintals of Logwood.
50 Kintals of Sarsa-Parilla.
48 Kintals of Cassia fistula.
64 Roves of Cotton wooll.

All

All the Gold and Silver was valued at 13 millions, and all the Commodities at 3 millions, whereof the King had 12 millions and one half *de claro*, wherewith we conclude this Chapter of the Mines Royal, and are moved to write also of other Mines and Minerals, contrary to our first intention, but briefly as followeth.

C H A P. III.

Of Mines and Minerals.

THE next in order to be treated of are Tin Mines, which are but few in number in all Countries, and in *Germany* only found somewhat plentiful, but the Tin is blackish and corrupt: So that our English Tin in *Devonshire* and *Cornwall* is the only Tin of all the World, which containeth four Ounces of Gold in a thousand, whereof there is some 12 hundred thousand made yearly. It hath been sold for many years at an under value; but his Majesty hath by way of Pre-emption advanced the price thereof, which belongeth to the Dukes of *Cornwal*, and consequently to the Noble Prince of *Wales*, *Charles*, Son and Heir apparent to our Sovereign Lord King *James*. This Pre-emption is letten to Farm to certain Merchants, and the Government of the Stanneries, with all the good orders observed therein, and the Coinage of Tin to demonstrate the goodness is profitable to the Kingdom, and deserveth great commendation, as is already noted.

Lead Mines are found in all cold Countries, especially in *Germany* in the Dukedom of *Brunswick*, but it is black of colour, and until it be refined it is unserviceable, and consequently not vendible. The Old Duke had almost made a Wall about the City, of the Sows and Pigs of Lead, until our Lead became dear and scant, and that an Antwerpian did teach them how to refine their Lead, in taking away the cobble (which is like unto a knot in a piece of Timber) which made the Lead brittle, and by his meanes all the Dukes Lead was sold in *Italy*, *Spain*, *France*, and other places elsewhere.

Scotland and *Ireland* have many Lead Mines, containing also Silver.

The Lead Mines of *England* are scituated in divers places of the Kingdom, but most in *Darbyshire* in the Hills of *Peak*, *Sommerfetshire*, and *Wales*.

There is great difference in the Ore, as hath been noted. There are also many Lead Mines in *Richmondshire* under the County of *Tork*, where I went to view them, Anno 1606, about *Arkendal* and the new Forest, having prepared a long Iron Boare of eighteen foot long for that purpose, and there I did observe within the compass of ten miles, that the scituation of *Arkendal* is betwixt two Hills, the one lying North, called *Windike*, and the other South-West called *Moldersey*, adjoyning unto another Hill called *Pouncy*, lying West from *Moldersey*, all belonging unto the King, and by Lease unto Sir *John Maillorie* Knight.

Description of
many Lead
Mines in York-
shire.

There are also adjoyning unto it certain other Hills where Lead Mines, as *Swaile-dale*, where my Lord *Wharton* hath his Works, also *Readhurst*, *Cocka*, and *Fellind*, being East from *Windike*. The Mines of *Arcandal* have never been wrought to any purpose. There are but three smelting Cottages, which do feed upon the poor People and Inhabitants thereabouts, which at their leisure seek for Lead Ore upon sufferance, and bring the same to the melting places, where they sell the same for 20 and 24 s. a load, giving to the Owners three or four parts in ten, as they can agree, and one tenth to the Parson or Vicar of the Parish or Chappel.

A load of Ore with them is as much as four or five Horses can conveniently carry, which by computation is some thousand weight, and is also delivered by a measure

Foolish man-
ner of melt-
ing.

called Load; four of these Loads will make a Fother of Lead of two thousand, their weight being 1200 to the hundred London weight: So one hundred of Lead Ore maketh but 300 of Lead; which cometh to pass, for that their manner of melting is by foot blast, and small furnaces with Wood and Charcoal, casting the Ore of Lead between them in small pieces, and so still augmenting their melting, which can yield but little, the heat of the Fire being choaked by the fuel and dross of the Lead, whereas flame is the greatest mean of melting all metalline Ores, which require Furnaces to be made accordingly, where 36 or 4000 may be molten together, they melting 3 or 400.

There is no Wood to be had but within two miles, but Sea-coal and Peate is neer hand, which may serve better cheap; for they reckon 7 or 8 s. for the charge of a fother for the melting. The Lead being cast into small Pigs of somewhat more than one hundred weight, are brought on Horseback through *Richmond* to *Borough-bridge*, being about 30 miles distant, and are conveyed by Water to *Tork* for 2 s. the hundred, and from *Tork* to *Hull* for other 2 s. so that a fother of Lead, with all the charges, will not stand in 300 and there is a neerer way by *Stockton* on the Sea-side, about 25 miles, which will lessen the said charges.

Iron Mines.

Now we come to Iron Mines, whereof almost all Countries in *Europe* are provided, which do much differ in goodness, yet may be used according to the several Works whereunto it is imployed; as the *Spanish* Iron serving for blades, and not so good for other things.

England hath great store of Iron Mines, for by computation there are above eight hundred Furnaces. The melting of it by flaming Sea-coal or Scotch-coal saveth a great deal of charges. There are lately found more Iron Mines in *France*, which Iron being made into bars, is Transported into *Guinea*, *Binea*, and other parts upon the Coast of *Africa*, where it hath continually been in great estimation, and now becometh so abundant, that their profit is but small of those Voyages; and so it falls out at this present for the price of Lead.

Steel Stone.

The Iron Stone in *Wales* is found to differ from the Steel Stone, by means whereof a German made good Steel in bars, and also Gad-Steel. But the Patent of Sir *Basil Brooke* for making of Steel did hinder the proceedings therein, and German Steel is best, until of late that a Frenchman (shewing the imperfection of ordinary Steel) caused his Majesty to make void the said Patent, and to grant another for the making of perfect Steel, surpassing in goodness the Steel of all Countries.

So we find that our Iron is best for the casting of Ordnance, and the *Sweden* cast Iron Pieces are brittle, and commonly one in seven will not abide the trial; and of late the broken Pieces of ours are made serviceable for Iron in bars, to be cast again.

Quick-silver
Mines.

Mercury or Quick-silver natural is not yet found in *England*, but only in *Germany* in very cold Places: And within these 30 years there are two Mines of Quick-silver discovered in the *West-Indies*, which is a help to the quantity which they yearly buy to refine their Silver Mines.

Sulphur Mines,
or Brimstone.

Sulphur and Brimstone being found in divers Countries, cannot be better than we have in some mountains of *Wales*, from whence I have had divers sorts of Sulphur Earth, or Mine very rich. Some there is also in *Blackmore* and *Basedale* in *Torkshire*; as also many other minerals, which my Workmen did shew me, as *Terra sigillata*, Oacre Red and Yellow, Bole Armoniack, *Terra d' Umbra*, Antimony, Sal-niter, Black Lead, Vitriol to be made of Copperas: To say nothing of such things as are made of metals, nor of Salt-peter, which is plentiful.

Alloms are
made of stone,
slate, and
Earth.

And now I cannot omit to treat of the Alloms, whereof in many Countries great store is made; but the best is at *Civita Vecchia* in *Italy*, called Romish Allom; made with small charges, out of a kind of Stone, which yieldeth above the one half of Allom without using any Urine or saltish mixture, as they do in *Germany*, where they have both Red and White Allom at reasonable rates: So they have in many places of the Straits at *Constantinople*, *Carthage*, and other places; *Sweden* and *Poland* are not without it.

In *Scotland* and *Ireland* great quantities can be made, had not *England* undertaken so much, whereof I have set down the Original, progress, and continuance concerning those Works at large, the substance whereof followeth in brief.

Queen *Elizabeth* of Blessed memory did, in the Sixth year of Her Reign, grant by Letters Patents unto one *Cornelius de Vos*, the sole making of Copperas and Alloms within the Realm of *England*, which was assigned by him to *James Lord Mountjoy*, and being renewed for 21 years, was confirmed unto him by an Act Parliament, by vertue whereof one Mr. *Laue* his Workmaster made great quantity of Copperas in *Dorsetshire* and the Isle of *Purbecke*; and some Allom and Copperas was then sold at 30^{ss} the tun, now under 3^{ss}.

Afterwards about the year 1604, one Mr. *Atherton* began to practise the making of Alloms in *Yorkshire* about *Gisborough*, which whom Mr. *Bourchier*, now Sir *John Bourchier* Knight, did joyn to bring it to some perfection; in hope whereof, and at the suit of the said Sir *John*, the King in the Fourth year of His Reign granted certain conditional Letters Patents to the Lord *Sheffield* President of the North, Sir *Thomas Challoner*, Sir *David Fowles*, Knights, and the said Mr. *Bourchier*, for 21 years, for the sole making of Alloms in *Yorkshire* only, where (in building of seven Houses, and the utensils for Working and charges, with other extraordinaries) they were out of purse in two years some 33 thousand Pounds, and could not proceed any further without bringing in new men, for some of the other gave over in time, and would proceed no further, although the Germans were now come which they had sent for. Hereupon other Letters Patents were obtained for thirty one years for all *England*, *Scotland*, and *Ireland*, without conditions, and then they were out above 40 thousand Pounds, and no Alloms made to benefit, although the price was raised at a certainty, and all Forraign Alloms prohibited to come in. And his Majesty hath been pleased to enter into the said Works and laid out so many thousand Pounds, as is not fitting to be expressed. Thus by overcharging the Works in the beginning, are good businesses overthrown; many are the particulars which I have observed in Writing concerning these Works. But leaving this, I wish good success therein, for there is Allom Earth enough to continue for ever, and in places Westwards as good and better than any is in *Yorkshire*.

Above Black-Moors.

There are rich Allom Mines in the Isle of *Wight*.

Now from the Mines of Gold, being fallen to Allom and Copperas, let us end with the Cole-pits or Coal-mines, whereof they make more Account in the North, than of Lead-mines, and yet they are abundant, more than in any Country of the World. In the lower parts of *Germany* about *Acon* and *Cologne* they have great store of Sea-coal, but it doth not cake as our Coals: They melt great quantity of Iron Stone with it, being like unto the Coal in *Nottinghamshire* or thereabouts, which flameth more like unto the Scotch-coals. To know the goodness of the diversity of our Coals, I have noted in the Fourth Chapter of the First Part of weights and measures; and now I am to shew how Mines may be wrought to benefit and profit, for the good of Merchants and others.

Coal Mines.

CHAP. IV.

Of the profitable Working of Mines.

P*Hilip* the Second, late King of *Spain*, perceiving that many Blind *Bayards* were over-bold to undertake the Working of his Mines of Silver in the *West-Indies*; and yet considering on the one side, that without Authority and Priviledge they could not be encouraged thereunto; and on the other side, having obtained the same for certain allotted grounds unto them, they did hinder other

A good Proviso in Letters Patents for Mines.

other men and themselves proceeded not ; did very advifedly make all his Letters Patents (as we call them) conditional with a proviso, That if the Patentees did not proceed in the Work, or difcontinue the Work for two years, the Patent was void of courfe, and upon Certificate made of it, the King made new Grants unto others. If our King were pleased to do fo, many Grants or Leases made by the Company of the Mines Royal would be made void, and other men would be encouraged to try their fortunes upon them.

A Profitable Contract.

The next confideration in order, concerning Mines, Metallin, and Mineral, is, That the Works in the beginning be not choaked or fuffocated with extream charges or expences, which doth difcourage the undertaker and all others, whereby the Works are given over, or means is devised to charge Princes Cofters with them. For it is certain, That things do prosper beft when they are underpropped by Authority it felf ; which to do in the beginning were more profitable, than when the charges and expences have overburthened them. For prevention whereof, I made a contract for the Lead Mines in the North parts, which being imitated, fhall cut off all fuch charges as commonly the Parties do run into in the Working of Mines, upon the conceited benefit which draweth more violently than the Adamant Stone. For as the *Portugal Antonio Diaz* told the King, *Todos los mineros fon Ricos, porque quando no lo tienen en fufianfia, tienen lo en el animo* : All Miners are rich, for when they have it not in fubftance they have it in the mind. The obfervation already noted concerning the running Waters about Mines, muft not be forgotten. The Contract before mentioned was in this manner: The Mine to be wrought, and the Ore to be divided into five parts. The owner of the ground or the Leffee, to have one part of the Ore fhadded and washed ready to be molten, and he to redeliver the fame in the nature and quality aforefaid, and to be paid for it every three months, paying for every load twenty Shillings. The Workman in like manner to have another fifth part, and to be paid accordingly every week. The other $\frac{3}{5}$ part to be for the undertakers, and they content the Parfon for his Tythes. By thefe means a man is fure to have ware for his Money, and then to make Furnaces to melt 36 or 40 hundred at one time, as hath been touched. For to enter into charges before you have good ftore of Ore above ground, is needlefs : Herein obferve alfo to Work from Eaft to Weft, or from Weft to Eaft, unlefs you find the fci-tuation of the Mine to be fuch, that being troubled with the Water, you may make entrances in the lower parts thereof to avoid the fame. If your Lead do contain Silver, although it were but an Ounce in an hundred, you may Work it to benefit, if you preferve your Lead by making of an Iron Cap over your Furnance, to be drawn up and down to receive the Vapor of Lead, which falleth down again, whereby the lofs of above 200^{lb} weight in one Tun, will decreafe to 80^{lb} or thereabouts; and if you have vent enough for the *Litargirum*, which is your Lead, as it is caft up by the foot-blaft, or otherwife being Red to Paint withal, then may you make profitable Work every way. For Copper, obferve your roafting, to purge your Antimony and all other corruptions ; let not the gliftering Colour of Marquifite deceive you, it is but fmoke and fcurf. And although Antimony will be the Eldeft Son of *Sol*, and contend with Sulphur and Mercury, hold him for a Baftard ; the thrift is in ponderous Ore for Copper, and with a reasonable quantity you may try your Works, before you be at charges in landing of your Ore, and to know how many Fires will be requifite to make one Tun of Copper, and then land great quantity of Ore, according to our former Contract : If you are not fure of it, let others bear charges and labour with you, and fo fhall you not overcharge the Work, but rather find means to leffen your charges. The Lead Mines in *Wales*, containing two or three Ounces of Silver, may in mine opinion be wrought to great profit by the means of Quickfilver, being roafted by reflection of the Fire, and grinded. To the furtherance whereof, I have thought good to fet down the manner of *Potosi* Mine in the *West-Indies*, and as the *Portugal* did the *Scottish Ore* ; he took to one hundred of the metal prepared, between 12^{lb} and 15^{lb} of Quick-filver, with Salt and Vinegar, and fo fprinkling the faid Quick-filver through a linnen Cloath, ftill uſing a reasonable quantity of Salt (which divideth the Lead from the Silver) and Vinegar

Litargirum of Lead,

How to refine Silver by Mercury.

Vinegar, or Strong-water (but that is costly) he did leave these substances together 24 or 25 days, every second day stirring the same with a staff; in which time or less, according to the Mineral, the Quick-silver doth devour or eat up the Silver, and leaveth all the other commixture: Then, by straining the said Mass, the Quick-silver goes through, and there remaineth a past in divers balls, called the Almonds past, which, by a Limbeck receiving fire, causeth the Quick-silver to sublime, and falling down by the neck into the water, which is in the receiver stopped close, taketh his body again in the said water, and the Silver remains pure, which commonly is not above a fourth part of the weight of the said past; your Quick-silver serveth again, and there is not lost above 6 pound in the hundred of Silver. He said also, That having once, two or three months before hand, the Minerals thus prepared or decocted, himself and four men could refine ten Tuns of it in a day, which is admirable. But these men are like Travellers, which sometimes may speak an untruth, *Cum gratia & privilegio*. Nevertheless, considering that *Potosi* Silver Mine, holding but one $\frac{1}{2}$ Ounce of Silver, is but 30 Ounces the Tun, which at 5 s. is but 7 $\frac{1}{2}$ 10 s. 0. and the loss of the Quick-silver, and all charges deducted, there will remain but little, unless the quantity of Tuns, to be done in a day, should contravail the same, to provide yearly against the coming of the Fleet, although (as I have said) many hands make light work, and light gains and often do fill the Purse: And if the Work-men should return one Pound of Silver for every Pound of Quick-silver, there would be above ten for one, and they to live by the overplus of it.

To be done
by retorts of
Earth.

CHAP. V.

Of the nature of Gold, Silver, and Copper, and of the Moneys made thereof.

From the transcendent contemplative Study of Philosophers, of vapors and exhalations, to the essence of Sulphur and Mercury, generated into Ores of Metals, We have produced Gold, Silver, and Copper to the Mint, to be converted into Moneys. To the which purpose let us now examine the nature of them, and, by inversion, Coin first Copper, then Silver, and so come to Gold, according to the beginning of Coins made by the Ancient Romans. Notwithstanding that, at our coming to the Mint, we found nothing but Gold Coined, whereupon we do remember the Verses, which were made at their first Coining of Gold:

*Æra dabunt olim melius, nunc omen in Auro est:
Vicitq; concessit prisca Moneta nobis.*

Such is the quality of fine Gold (by reason of the equal proportion of the four Elements therein, that none is predominant over the other) that the fire doth not consume it, being also hot and dry of nature, neither is it subject to any other Element; for there is no rust or scurf that doth diminish the goodness, or that wasteth the substance. It doth abide the fretting and liquors of Salt and Vinegar without damage, which weareth any other thing: It needs no fire to be made Gold, as other metals do, for it is Gold so soon as it is found; it draweth without Wooll, as it were Wooll: It is easily spread in leaves of marvellous thinness; you may adorn or gild any other metal with it; it is not inferior for making of any Vessels; it colour it resembles the Celestial Bodies; it defileth not the thing it toucheth, as Silver and other metals; it is not stinking in smell; the spirit of it can by art be extracted, and the body (being as red Earth) can never be molten, without the spirit be again added thereunto, as it were

The quality
of Gold.

Difference between natural and artificial Gold.

were infusing life: And lastly, it is medicinable, and maketh glad the Heart of Man, which artificial Gold doth not, neither is it corrosive as this Gold is, so that a scratch of it will hardly be healed.

But for our purpose of Moneys (being soft, and only hardned by the air, deaf in sound, and ponderous in weight) it requireth to make Crown Gold fit for Moneys and works, to have some allay of Silver and Copper mixt, which is $\frac{1}{11}$ part: Howbeit, that Moneys are also made of fine Gold, wherein (for observations sake) we ascribe half a grain of Allay in 24 Carrats. It hath also, by reason of his hot and dry quality, a property, that filling a Cup of Wine to the brim, yet you may put 10 or 15 pieces of Gold Coined into it, by little and little, without spilling, as it were apprehending, and clasping the liquid quality of the Wine.

It is held for certain, that the *Salamanders* Wooll, and *Alumen Plumosum* are not subject to Fire, yet are they subject to corruption.

Soda bariglia or Massacote.

The stuff called Soda bariglia, or Massacote whereof glasses are made (which stuff is burnt of certain Sea weeds, as we know, and daily may see in the Glass-houses) is not subject to Fire, but altogether to the Air: But Gold is permanent. Here now arises a question, How it was possible that *Archimedes* Geometrical Trial (so much celebrated by antiquity) can be sure seeing Gold hath that attractive power to retain so many pieces of it in a Cup of Wine? For the King of *Egypt*, being deceived of his Goldsmith in the making of two Diadems, or Crowns of Gold (whereof the one contained much Silver) was desirous to know the falshood without breaking of them: Whereupon *Archimedes* caused two Vessels to be made of one equal bigness, with receivers under them, and caused them to be filled brim-full with water, and therein he did put these two Crowns asunder, and gathered up the water very circumspcctly, whereof one of the Vessels did spill more than the other; according unto which, by Arithmetical Proportion grounded upon the Geometrical observation, he found out the difference between the quantity and weight of the two waters, and consequently how much Silver there was put in, in one of the Crowns, in the lieu of Gold, which if they had been both falsified, he could never have found it: For the difference came to be known by the bulk or bigness, which caused the more spilling, and the matter is visible in some measure. For I have observed by my Instrument made for proportions, That the difference in bulk between Gold and Silver, is as five to nine, and between Silver and Copper, as eleven to thirteen; that the body of Copper is bigger than Silver, Lead to Silver, as from fifteen to fourteen. Tin is lighter than Silver, and doth differ from it as nine to thirteen, and from the Gold as seven to eighteen. Iron differs from Silver as four to three, and from the Gold as six to nine, the body of Gold is lesser. Quick-silver cometh neerer, and differeth as three to four.

But to resolve the question, we must note the diversity of the intentions which were meer contraries; for the one had an intention to spill, and the other to keep it from spilling, whereas also between the operation of Wine and Water, there may be a difference in this Trial.

Thus much concerning the nature and quality of fine Gold, whereunto Lead comes neereft for ponderosity of weight, bignes of Volum, and deafness of sound, as fittest for projection.

The quality of Silver.

The nature and quality of Silver, is like unto the Moon, that is, cold and moist; the Sulphur of it white and corrupt, and falling away, as you may see by drawing lines upon a Paper. Between the Planets *Sol* and *Luna* you have *Venus* the Planet of Copper, to allay the same, although *Mercury* be between them, which being fixed, joineth with any metal. Copper doth harden the Silver, and yet as the weaker of the two, is soonest corrupted and consumed: For it is in metals according to the Proverb, *The weakest goeth to the wall*, and the Allay of Copper is done for the preservation of Silver.

Sicle is half an Ounce of Silver.
The quality of Copper.

The first Moneys, or the Sicles of the Hebrews was pure Silver, weighing half an Ounce, which was delivered by weight, and cannot properly be called Money, for there was no print upon it: And being allayed with Copper it hath a smell, for the Sulphur and Antimony of Copper (being red and corrupt) hath a strong smell,

smell, which may (by heating it) be sooner discerned by rubbing: and howsoever there are many Blanchers for Copper; the best of them all in time will appear in his colour, being not throughly fixed. The nature of Copper is also cold and moist, and being commixed and augmented with the Calamine Stone and Lead, maketh the yellow Brass, and encreaseth the Volume from Eleven to Fifteen; whereas, (as we have said before) between Silver and Copper, it is but Eleven to Thirteen, which causeth the Counterfeiters to be encouraged, notwithstanding the smell, and redness of the colour: therefore in the Allay of Crown Gold, the Mint-masters in France and England do take half Silver and half Copper, which maketh the higher colour of Gold; but in the Low-countreys and Germany they take three parts Silver and one part Copper, which maketh the difference between the colour of their Crown and ours, and is the reason that our Gold will sooner wear away than theirs.

Yellow Brass.

Allay of Gold.

We have already declared the true derivation of Moneys, called by the Romans *Pecunia*, of *Pecus pecudis*, not *Pecus pecoris*; for they coining first Copper Moneys, and as it should seem the wealth of Man consisting most in Cattel (as in the time of Job) caused Oxen, Sheep, and the like Cattel, to be stamped upon their Coins of meer Copper, whereof their Exchequer was called *Aerarium*, being then in greater estimation: For the proportion or value, in the time of *Numa Pompilius*, was ten of Copper to one of Silver, and ten of Silver to one of Gold; which now by the abundance of Copper is much altered, notwithstanding the Copper Moneys used in all Countreys in some reasonable measure. But in Spain, being as it were unto us the Fountain of Silver and Gold, there it is used immoderately; for they have so many Millions of Copper Moneys in four and eight Malvedies, and otherwise, and in Portugal of Ventenis, Patacois of so many Reas, that the half Ryal (which is our three pence) is only of Silver, and all Moneys under it are meer Copper, without any mixture of Silver. This quantity is almost incredible; for it is not many years since, during the Reign of Philip the third, that certain Italians finding fault that his Octavo's and Quartillo's were too big, gave the King six Millions of Ducats, to coin them at half the weight within a time limited, and as many as they could utter within that time. *Necessitas non habet Legem* is true in some respects.

Proportion which was between Silver and Copper.

Copper moneys of Spain and Portugal.

The Venetians also coin meer Copper Money: they have Sessini, which are valued at two Quatrini, and three Quatrini are one half-penny sterling; for six Quatrini are one penny. Bagatini they have also, whereof four make one Quatrini, and 24 Bagatini make one Penny Sterling by calculation.

Copper moneys of the Venetians.

In France they have Mailles, Petit Deniers, Deniers, Doubles, and Liarts, and in times past most of these had some Silver in them; but upon due consideration that it was so much Silver wasted, (because the charge of refining did surmount the value, and that these moneys did serve for the commutation of petty things and trifles) they have saved that Silver. The like they have done of all the small moneys in Germany; but they cause them to be Alkimed like Silver, which is done with Tin and *Sal Armoniack*, after they are Coined; which holdeth fairer a long time than the moneys of Silver allayed with much Copper, being in a manner incorporated with the Copper, and taketh away the smell of it. Such are their Hellers, Albs, Hallincke, and the like small Copper moneys.

Of France.

Of Germany.

In the Low-Countreys they have Duyts, Mites, Negemanckens, Ortkens, whereof four make a Stiver, and five Stivers make Six-pence, which we may well call a Stiver for a Penny Sterling; eight Negemanckens, and 24 Mites for one Penny also. In some places, as in Flanders, the Mite is called Corte; and in the Walloon Country Engcuni, and in other places Point, Pite, Poot, being all subdivisions of *Obolus*, or the Half-penny.

Of the Low-countreys.

In Bohemia, Poland, Sweden, Denmark, East-land, and many other Kingdoms and States, they have meer Copper-moneys, tedious to describe; likewise in Italy in their several Principalities and Dukedoms.

Of many other Kingdoms & States Government.

In Scotland they have Turnoners, and Pence and half-pence, in their names, and much

Of Scotland.

Of Ireland.

much base money of Achifons, Plackx, Babyes, Nonsuits, and the like. In *Ireland* they had, in *Queen Elizabeth* her time, Half-pence and Pence of Copper, which are most of them lost and consumed.

Farthing Tokens in England.

The necessity of these small moneys did appear here with us in *England*, where every Chandler, Tapster, Vintner, and others, made Tokens of Lead and Brass, for Half-pence; and at *Bristol*, by the late *Queens* authority, were made of Copper, with a Ship on the one side, and C.B. on the other, signifying *Civitas Bristol*. These went current (for small things) at *Bristol* and ten miles about. Hereupon it pleased our Sovereign Lord the King to approve of the making of a competent quantity of Farthing Tokens, to abolish the said Leaden Tokens made in derogation of the King's Prerogative Royal, which Farthing Tokens being made by Engines of meer Copper, in the year 1613, (with certain cautions and limitations) have on the one side two Scepters crossing under one Diadem, in remembrance of the Union between *England* and *Scotland*; and on the other side the Harp for *Ireland*, with the description, *Jacobus D. G. Magnæ Brit. Fra. & Hiber. Rex.* And the said Farthing Tokens have not only been found very commodious and necessary for petty commutations, but also to be a great relief of the poor, and means to encrease Charity, without which many of them had perished; every man having means to give Alms, even the mechanical Poor to the indigent Poor.

Silver Monies.

To come to the Coins of Silver, we have also noted that the Romans made but moneys of Silver the 484th year after the Foundation of *Rome*, which was in the 3695th from the beginning of the World, being now about 1900 years since; and by some Coins and Models extant, the goodness of it was sterling Silver, being above 11 Ounces fine, since which time many are the Standards of Silver-moneys made in divers Countreys according to occasions, both in time of Peace and War, as you may find in the following Chapters, where we have reduced them from the mark-weight unto the Pound-weight *Troy* of 12 Ounces. And concerning the moneys of *England*, of the sterling Standard, more followeth hereafter.

Gold Monies.

The moneys of Gold were but made when the *Romans* had taken great Wealth from all Nations, and was 62 years after their beginning of the making of Silver moneys, and they were of fine Gold. Since which time also there have been many Standards made of Gold, and that from about 24 Carrats fine, until Seven Carrats, &c.

CHAP. VI.

Of the Officers of Mints.

THere are divers Officers in all Mints; the principal Officer is the Warden of the Mint; the next is the Mint-master; the one to look to the making of moneys compleat, according to the Standards; and the other with his Workmen (called Moniers) to make them. Then there is the Controller, to keep the Contre-books for the Prince and State, to see the Bullion received, and the Assays made thereof, and the compleat moneys returned for the same, weight for weight, paying Coinage money for the same, which is done by the Warden, by the said moneys in *specie*, as they were Coined at the first. There are commonly two Assay-masters, one Graver and his Deputy; one that keepeth the Irons, to deliver them to the Moniers, or the Provost or chief of them, to see them every night returned again; then the Sinker, Smith, Porter, and the like in their places; all these have Wages for themselves, or allowances yearly from the Prince or State. The Mint-masters and the Moniers are paid for every Pound

Pound-weight they make, whereof 30 ℥ weight they call a Journey. The Tellers Office is but used in *England*, which the Wardens Deputies execute in other Countreys, to keep a Sheir Book of the pieces contained in the Mark or Pound-weight, although the money be delivered by weight, and not by tale. For although there be, suppose eight or ten pieces over in 100 ℥ by tale, it doth encourage the bringer in of Bullion; for the exact sizing is not so much to be regarded upon the total in quantity, as upon the equality of weight in Pieces; for it happeneth sometimes that one Shilling will weigh one Farthing or half-penny more in value by the weight, than another; whereby moneys are culled out and transported, and the light pieces remain among his Majesties Subjects. Gold-smiths also wanting Bullion, must melt such moneys down to make Plate of.

The Sheir-
Book of mo-
neys.

The cause of
culling of mo-
ney.

The Bullion which is brought in, or forreign Coin either, is always locked up in great Chests or inclosed places, under three Keys, namely the Warden's, the Mint-masters, and the Controller's; at the days of receipts, which are observed in the Tower of *London*, Saturdays and Mondays, and then the Officers have their dyet in the place, the one half at the King's charges, and the other half at the Mint-master's charges, who is called by some Master-worker of the Kings moneys, or *Magister Operarius*; and between the Warden and him there is commonly emulation and necessary discord, like unto that which *Cato* used amongst the Servants of his Family, which he did compare to the stones of a Vault, which by striving do uphold the Building, and made him to be more quiet and regarded.

Suppose now that we are come to the Mint, to see moneys made of our Ingots of Gold and Silver, and one of the Assay-masters cometh unto me, and saith, Sir, I have read that all things are governed by Number, Weight and Measure: what say you to fineness of Gold and Silver? I do ask him first, what he taketh fineness to be? He doth answer me, That it is a mystery, and that the study of it is as intricate as the Transubstantiation of the Papists Sacrament, as you may perceive, saith he, by the Controversie between the Warden of the Mint and the Mint-master, concerning the Standards of the sterling moneys of Silver, and the base moneys lately made for the Realm of *Ireland*; which is grounded upon the fineness of the Bullion reported by trial of the subtle Assay. Whereunto I do reply, That plain things may be made intricate; for fineness of Gold and Silver is properly fine Gold and Silver, and this is known by weight, which I do thus demonstrate in the Silver for both. *Posito*, That this piece of Silver is fine Silver, without any mixture of Allay, and weighs one ℥ of 12 Ounces *Troy*; I hope you will call this to be 12 Ounces fine; because it weigheth 12 Ounces, which is the Pound weight and fineness also: now take away one Ounce of this fine Silver, and put so much Copper unto it to melt them down, as maketh up the said Pound again twelve Ounces in weight, you (knowing that there was but 11 Ounces of fine Silver remaining) will make no difficulty to affirm that this is 11 Ounces fine Silver, and one Ounce of Copper in the Pound-weight, and put the same to the trial of your subtil Assay, and you shall find it so: is there any mystery in this? And he saith No, as I did propound it; and so is it if there be more or less Allay in the Pound-weight accordingly; for the Pound-weight doth proportionate the whole mass, Ingot or lump of Bullion, call it what you will, as in the next Chapter of Assays shall be made more apparent. But (saith he) this doth not clear in my understanding the business which is in controversie between the Warden and the Master-worker: for the Copple or Teast doth drink in some two penny weight of Silver with the Lead, and so there is so much hid from report; for the Bullion is that which maketh the moneys, and not the Silver of the Assay: so that the said Silver is finer in every weight two penny weight, in value six pence half-penny and the 12th part of an half-penny; which is the cause that the Master-workman (being subtil and cunning) doth put into the melting pot two penny weight of Copper in every pound, whereby he gaineth the weight of so much sterling Silver. Now this gain is the King's, for with his Highness money this Bullion is bought of the Subjects. And therefore the Warden doth charge the Mint-master's account with two penny weight

Fineness of
Silver what
it is.

Drinking in
of the Test
or Copple.

Two penny
weight of
Copper put
in the Com-
mixture.

Account charged with two penny weight of Silver in every pound weight.
Melting book Indentures.
Base moneys is eight penny weight in the Pound of the Silver Bullion, Standard sterling and Irish.
From the fire, & to the fire Indented trial Pieces of Silver sterling & base.
Commixture.

Generals of the Mints beyond the Seas.

Drinking up of the Copple admitted.

Two penny-weight of Copper acknowledged to be put in.

Waste of copper counter-weighs the copper put in. Unequal proportion.

of Silver in every Pound-weight, and alloweth the same unto the King; for the Mint-master is to account by the Melting-book, where this Allay of Copper is entred, according to the Indentures between the King and him. And so in the base moneys made for *Ireland*, whereof one of Silver maketh four of that moneys, he is charged in account eight penny-weight of Silver for every Pound of Silver Bullion: for the commixture of two Ounces 18 Penny-weight of Silver, and nine Ounces two Penny-weight of Copper, is found to answer that Standard of three Ounces fine. And so doth eleven Ounces of Silver and one Ounce of Allay answer the sterling Standard. For there is great consideration to be had in the calculation of the Silver Bullion to the fire, and from the fire: for eleven Ounces from the fire is set down for Standard, to pass according to the indented trial-piece made by the sworn Officers or Refiners, and Assay-masters thereunto heretofore appointed, whereof my self was one; which indented piece we have commixed accordingly of fine Silver, refined upon a dry Teast, and good Copper or Allay; and the same we have divided into 3 parts, one part to remain in the King's Treasure at *Westminster*, another part with the Warden of the Mint, and the third part with the Mint-master, to make the moneys thereby, and all these things are done very orderly. There is no reason that the Mint-master should pocket up this benefit, which cometh almost to ten thousand Pounds, and would have been much more if it had not been spied out in time for the King's service. And then he concluded his speech with an affirmation, That he could take the said two penny weight of Silver out of the Copple, which had drank up the same, or within a little less of it: Whereunto I made him such an Answer as I had oftentimes understood of the Mint-master, and partly of mine own knowledge concerning Assays, which I had observed and known above 40 years, my Father also having been a Mint-master; and I told him that all his Allegations as abovesaid should and could be very well answered: for albeit that he had alledged many things concerning the state of the matter in question, I would (according to the course of the Common Law) joyn issue upon one peremptory point, to be tried by all understanding men. To which end I told him, That in *Germany* and the Low-countries there were certain Officers called the Generals of Mints, which did determine such and the like questions and controversies arising between the Wardens and the Mint-masters, which were men of great knowledge and experience in Mint-affairs, and had from the Prince large stipends given them for to attend these Mint-busineses when the trials of Pixes, or of the Boxes are made, and the Mint-masters make their accounts with the Prince. Hereupon the said Assay-master (according to his courteous behaviour) was very well pleased to hear me, as he said, in favour of Justice and Truth. And so I began to answer *gradatim* and articulately as followeth.

First, Concerning the drinking up of the Copple; albeit that it appeareth unto me (by certain testimonials made beyond the Seas, by Generals, Wardens, Mint-masters and Assay-masters) that if a Copple or Teast be well made it drinketh not up any Silver at all; yet I will admit that it doth so, because you are so confident that you can take it out of the Copple, or the most part of it, and so I will proceed.

Secondly, I do acknowledge that there is two Penny-weight of Copper put into the melting pot, as you say, for it is commixed at twenty Penny-weight, which is a full Ounce, where the Standard requireth but 18 Penny-weight; but this is done to countervail the waste of Copper, which cometh by the melting of Bullion, re-melting of the Brocage and Scizil, and by working, hammering, often nealing and blanching of the moneys, whereby the moneys grow better in fineness than they were at the first melting, because so much and more Copper doth waste; and can it waste less than ten Ounces in 100 weight? No surely; which is the cause that the red book in the Exchequer for Mint-affairs admitted this two penny-weight for Waste, which is but ten Ounces in the hundred. And to say that this two penny-weight of Silver is the cause that the Mint-master putteth in two penny-weight of Copper, it carrieth not any proportion to put one for one, when the mixture of the Standard is eleven for one. But you reply unto me, That the Mint-master is to bear all Wastes, and there-

therefore must answer the same, and be charged in account for it. I answer, That the Accounts of all Mints are made only upon the fineness of moneys by their weights, and that it was never otherwise used in *England* until this day; and if the Warden will bring a new manner of account than ever hath been taken according to the Lieger-book of the Mint, and the Controllers Book, then the Mint-master is to be charged with every thing in his proper nature, Silver for Silver, and Copper for Copper; otherwise it were better for him not to put in any Copper, than to be made to answer Silver for it. But the Mint-master must hold as well his Allay as his fine Silver, according to the Statute 2. *H. 6. cap. 2.* and in doing otherwise, by not putting in of this two Penny-weight of Copper, the moneys would be too fine, and the Master might incur fine and ransom. Therefore all Mint-masters do work according to their remedies, and they do bear all Wastes incident and casual, as if some Ingots were falsified with Copper within, as hath been found at the Mint, the Mint-master must bear the adventure of it; for Princes will be at a certainty. Which is the cause that the Mint-masters may commix at their pleasure thus far, as the 16th Article of the Indenture declareth, That every Pound-weight *Troy* shall be in such sort commixed and melted down, that at the casting out of the same into Ingots, it shall be and hold 11 Ounces two penny-weight of fine Silver, and 18 penny-weight of Allay, every ℥ . containing 12 Ounces, every Ounce 20 penny-weight, and every penny-weight 24 grains, according to the computation of the ℥ . weight *Troy* of *England*, which 11 Ounces 2 Penny-weight of fine Silver, and 18 Penny-weight of Allay in the ℥ . weight *Troy* aforesaid, is the old right Standard of the moneys of Silver of *England*: and (that the commixture of the Mint-master hath been done accordingly, so that it was found so at the casting out) you best know what made the Assays thereof from time to time. As for your Melting-book where the Allay is entred, if you will charge the Mint-master thereby, let it be done distinctly for Silver or Copper, or Allay in his proper nature, as is said before, and then the Controversie is ended. Now let us come to the Standard of the base moneys made for *Ireland*; I am sure there is not two Penny-weight of copper put in, as in the Sterling Standard; but there is two Penny-weight of Silver by computation taken out, in every quarter of a pound of Silver, which as you say is 8 Penny-weight of Silver in the ℥ . weight, why should the Mint-masters Account be charged with this, where Silver by the division of the proportion is taken out, and two Ounces 18 penny-weight are taken for three Ounces from the fire, as the Indenture declareth? Shall a Mint-master commix and melt by prescription, or suffer other men to melt it for him, and yet be made to answer for the fineness of moneys according to an indented trial-piece made of refined fine Silver (as you say) and receive neither silver answerable in fineness, nor the quantity which he ought to have allowed him according to the Standard? I am sure that in the making of these moneys there hath been above 40 Ounces of Copper wasted in 100 weight of the moneys made thereof, whereby the Bullion is grown finer, that is to say, these 40 Ounces of Copper being wasted, have left the Silver behind, wherewith they were commixt at the first, and so is the said whole mass or Bullion so much finer and richer in the proportion, which Arithmetical distribution doth demonstrate unto me, and in this Ingot of course Silver may prove it unto you; let us suppose it weigheth 16 ℥ . and containeth 4 ℥ . of Silver and 12 ℥ . of Copper, and so may we say it is the fourth part Silver; if this Ingot now should be made to decrease or diminish 4 ℥ . of Copper, and so it should weigh but 12 ℥ . and therein still contain all the 4 ℥ . in Silver; may we not justly call this to be richer, and say it is one third part of Silver? and yet there is no more Silver than before; and this we call grown in fineness by the decrease of the mass or proportion; and so two Ounces 18 Penny-weight of Silver, commixed with 9 Ounces two Penny-weight of Copper made into moneys, becomes to be 3 Ounces fine, by the melting of the Bullion, remelting of Brocage and Scizil, and by the working, hammering, often nealing and blanching, which always in base moneys is very great, as experience hath proved; call you this pocketing up of almost 10000 pounds? Well, I am content to joyn my issue hereupon, and to prove that the Mint-master hath not pocketed

All accounts
are taken up-
on the Fine
matter only.

Allay to be
kept.

Hazard of
Mint-masters.

The Inden-
ture of Eliz.
Reg. xliij.

The old right
sterling Stan-
dard.

Silver taken
out by divisi-
on of the Stan-
dard of base
moneys.

Great waste
of Copper.

Demonstrati-
on Arithmeti-
cal.

How Silver
doth encrease
in fineness.

About 9000
Pounds.

pocketed up any benefit or gain at all by this fineness of Silver hid and unreported in the Bullion, but that he hath been a loser of so much as hath been taken from him, by making him to answer Silver for Copper. The commixture of these two Standards are contraries, and contraries to work all one effect is strange unto me. With that he desired me to go with him to the Assay-house, to see the Assays made of our Silver and Gold, and there to end our discourse, whereof he seemed unto me to be very desirous.

C A A P. VII.

Of the Assays of Bullion and Monies.

How to make
the Assays of
Silver.

Coming to the Assay-house, there we found divers Gentlemen desirous to see the manner of making of Assays of Gold and Silver, as also divers Goldsmiths which brought some Ingots of Gold, but no Silver at all; and here we were all courteously welcome, and our discourse was interrupted, and the Assay-master desired me to have patience until his business were ended with the Goldsmiths, and so he would make the Assays of our Silver first, and then come to the making of our Gold Assay, which he would first teach before he should put any proportion of it to the trial of Strong-water. The little Furnaces were fired, and the Assay-master took four Copples or Teasts, which are made of Bone Ashes, and put them in the Furnace quater corner wise, with the bottoms upwards, and so let them remain almost an hour, until he had made an end with the Goldsmiths Assays, to the end they should be thoroughly dry, to avoid the springing of the Silver; and then he did turn them upwards, and so cutting off some Silver of our Ingots on both sides, he did beat the same very thin with a Hammer, and weighing justly the quantity of fifteen Grains, he divided the same by even portion of weight into half, and thereunto he took five times so much in thin purged Lead, and winding or involving the Silver therein, he did put the same upon the several Copples, two to two, and upon the other two he did first put the Lead, and the Silver afterwards when the Lead was molten, making no great difference in this: then with Coles he did stop the Furnace indifferently, neither too hot nor too cold, until it began to drive, and then he made it hotter, and finding it to appear bright, he brought the Copples one after another to the mouth of the Furnace, there he let them smoke a little, holding them out and in before he took them out: then taking off this Silver, he weighed them one against another, and found them alike, whereby he knew his Assay was well made; and then he weighed them both together, and what they weighed less than before, was Copper wasted; and he reported our Silver to be eleven Ounces and four Penny-weight fine, by the true proportion of the pound weight, which is to be taken accordingly in the whole Ingot, weighing some forty Pound weight; so that every Pound of it did contain eleven Ounces four Penny-weight of fine Silver, and sixteen Penny-weight of Copper, making together twelve Ounces for the Pound *Troy* weight; and so is fineness known by weight, and is properly fine Silver as aforesaid. Hereupon I did ask him, whether the Copple had drank up some little quantity of Silver, which might amount to two Penny-weight in the Pound weight of Sterling Silver, by the computation of Silver of several fineness? and he answered me, It had without all doubt. The other Silver Assay he reported to be but eleven Ounces fine.

To make the
Assays of
Gold.

After this, he took in like manner fifteen Grains of our Ingot of Gold, and putting the same to the teast as aforesaid, to purge the Copper (which he did with a hotter fire) he beat the Gold with a Hammer, very thin, that he could wind it upon a little stick round, to make it go through the neck of the Glass, and to work the better: and here-

hereunto he took 20 Grains of very fine Silver in like manner, and put them all together into the Vial or Glas, and hereupon he did pour some strong-water, and put the same upon Coles, and there it did smoke and stand until it did smoke no more, and then it had wrought and separated the Silver from the Gold, which remained whole, and the Silver was turned into Water: then he did pour out that Water into another Glas with rain-water, which divided your Silver from the strong-water again, and weighed the Gold again, reporting the same to be 23 Carrats fine, by the calculation upon the ballance of his subtle Assay; and then we went up to deliver our Silver and Gold to the Warden of the Mint, whereof entry was made in divers and several books of the Warden, Controller, Mint-master, and Assay-master; and the Mint-master did deliver Bills of the weight and fineness thereof under his hand to the Warden of the Mint, where we stayed to see our Silver molten and cast into Ingots, for to be delivered to the Moniers, to their the same by weight into small pieces for 12 pences and 6 pences; for it was allayed according to the sterling Standard, and the Assay-master made another Assay, called the Pot Assay, and found the same to be standard, whereupon we took our leave, and departed. And here also he affirmed unto me, That the Copple had drank in the like small proportion of Silver. The next Week following I went to receive my satisfaction in coined moneys, which were brought up to the Warden, and he perused them, whether they were well coined without cracks or flaws, and as the Moniers brought them up in Trays, he took out some pieces not well made, and cut them asunder with a Sheir, and some pieces he weighed, and then took some other pieces, and put them through a hole into a Box kept under several Keys, and some pieces he delivered to the Assay-master to make trial of. And after I had received my mony by weight for weight of my Bullion, I went to the Assay-master, and saw him make an Assay of the said moneys in like manner as the other, with five parts of Lead; and hereupon I took occasion to ask him, whether the last and supreme Trial of the moneys (which was made commonly once a year before the Lords at the Star-chamber) was done in like manner? and he answered me, it was, and withal he desired me to resolve the question between the Warden and the Mint-master, concerning the two-penny weight of Silver, hid from report (as it is supposed) according to our former Conference? I told him, That according to the issue joined between him and me, That the Mint-master had not Pocketed up any such two penny weight of Silver (as his account was charged withal) I would make that plain by demonstration, which he said was his desire; whereupon I framed my answer as followeth.

To divide silver from strong-water.

The Pot-assay.

Assay of Moneys.

Trial of the Pix.

I make no doubt (Sir) but you have marked my observations of the four several Assays made concerning Bullion and Money, namely, the first of the Ingot, before melting, the second of the Pot-assay, after melting, the third of the moneys compleat made thereof, and the fourth of the supreme trial of moneys at the Star-chamber, as it were before the King and his Council; all which being done in manner alike, you have from time to time told me, that their operation or effect was also alike: for trial of the Ingot, there the Copple had drank in two penny weight of Silver: for the Pot-assay, there two penny weight was drank in also; the Assay made of the compleat money hath drank in the like two penny weight: and lastly the highest trial of all hath drank in the like two penny weight of Silver; how can it then be Pocketed up by the Mint-master, when it was in the Bullion, remaining in the Pot, found in the moneys, and confirmed to be so by the supreme trial? and why should the Mint-masters Account be charged either with an imaginary or substantial thing, which he never had or enjoyed? To this the Assay-master answering rather by signs than words, said, it was otherwise taken and understood, and himself took now better notice of it, and wished that truth might prevail, according to the saying, *Magna est veritas, praevallet, praevaluit, & praevalebit*; and so ended our supposed discourse.

Four Assays of Bullion and mony.

A tacit resolution.

Now let us come to the mysteries of the Mints beyond the Seas, to recompence them that might take offence at discussing the premises; and let us be like *Nathaniel*, in whom there was no guile, *Qui vadit planè, vadit sanè*; howbeit discretion is requisite;

fit. The Assays beyond the Seas are most made according to the proportion of the mark, which is 8 Ounces *Troy*; and they take 20 Grains to make their Assays by, which is correspondent with our 15 Grains; for they divide their English or Penny-weight in 32 Asses or Grains, which from 24 to 32 differeth one third part; so is 15 unto 20 also a third part. For this mark-weight of 8 Ounces is two fold, the one is called English weight, and the other French weight, in the Low-countries. But the English weight is most used, which is divided into 8 Ounces, every Ounce 20 English or Penny-weight, and every English 32 Grains, as aforefaid, is 5120 Grains to the mark. This mark and an half maketh within a little our 12 Ounces *Troy*, for the Pound-weight, being in Grains 7680.

French Mark. The French weight called Penny-weight is also 8 Ounces, every Ounce 24 Penny-weight, and every Penny-weight 24 Grains, is 6912 Grains for the 12 Ounces, or 4608 Grains for the 8 Ounces. These Grains are also divided in 24 Garobes or Primes, and the Primes in 24 Seconds, and the Seconds in 24 Tercies or Malloquen, which is superfluous: notwithstanding all the said weights and divisions to make Assays, they use another weight, which every man maketh according to his fancy; but most commonly they will divide the mark in 12 Deniers or Pence, and the Penny into 24 Grains, and then Grains subdivided of Paper, maketh $\frac{1}{8}$ and $\frac{1}{16}$ part of a Grain, which concurrerth nearest with our Assay-weight; for if one pound of Silver do contain $\frac{1}{16}$ part Copper, they call this eleven Deniers fine, as we say 11 Ounces fine.

Gold Mark. For the Gold likewise they do use the same weight, accounting for every Denier or Penny-weight two Carrats; so 24 Carrats for 12 Deniers or Ounces, and consequently 11 Deniers is 22 Carrats, &c. So the Gold mark is 24 Carrats, a Carrat is 12 Grains, so 288 in the mark. So the Silver mark of 12 Deniers of 24 Grains, are 288 Grains also, which are bigger Grains, divided into four Primes or Siliquas, is 1152.

Mark Pound. They use also a manner of speech, to say, Twelve shillings to the mark pound, every shilling twelve pence, and every penny 24 Grains, is 3456 Grains in the mark; all which is done to make the knowledge of these things intricate. In like manner for the sheiring of the moneys, they will for every piece make a Penny, as if there be made 78 pieces out of a mark, they will say it holdeth six shillings and six pence in the sheir, or for 62 pieces five shillings two pence, and so obscure things to take advantage upon others. For the Mint-masters of the Low-countries and *Germany* are very experienced in Mint affairs, and the Assays being made upon the Grains, may deceive much, if by trial the Calculation be not rightly made. And if the said Mint-masters were not subtil, yet the Generals, which follow the Prince or State, do nothing else but study these things always; therefore let us observe more particulars of their proceedings, as followeth.

Moneys made for transportation. In the making of Coins of Gold and Silver, they will use many times to make pieces of fine Gold and courser Gold, as the Imperial Royal, and the half Royal; the one 23 Carrats $\frac{3}{4}$ Grains, and the other but 18 Carrats, or the *Flanders* Crown of 22 Carrats. In *Germany* the Ducat and the Golden Guildern, which for works being mixed are serviceable, admitting by connivance the melting of the money, rather than for want of it Bullion should not be brought to their Mints, therefore they also take little for the Coinage, because it should sooner come unto them than unto other Minters, where the Coinage and Seigniorage is great. And albeit the same be but small, yet will they find means to make other Princes pay the same, and cause other moneys to be made for transportation, especially for the East-Countries, to buy Corn, to bring the same to their Magazines, whereby Trade is encreased, and *Spain* and *Portugal* supplieth the same, by suffering moneys to be also transported in the return of Corn, whereby Customs do also augment. The Box for moneys is kept under three several Keys or Locks, by the Warden, Mint-master, and Comptroller; wherein the Warden taketh of every journey of work, one, two, or more pieces, according to his instruction, to make the last trial by before the Lords or Estates. The Mint-

Mint-masters have some remedies allowed them for the making of Monies, either for being too feeble and under the Standard, or for being better and above the Standard. And hereupon they always work by commixing it accordingly, whereof they have an absolute power, wherewith neither the Warden nor the Comptroller are to meddle; For Princes and States will not be upon uncertainties with the Mint-master, for he must bear all casualties upon their remedies; with certain cautions, That if it be above the said remedies, and feebler one half penny weight, he pays double; and for the double of that, quadruple; and if it be above that, he is subject over and above to punishment.

Remedies for
Mint-masters.

When the tryal of the Box is made, if there be quantity of Coyn to avoid the multiplicity of assays, motion is made to the Master, whether by one mark indifferently taken of every *species* of Coyn, he will be concluded for the whole quantity of the work, whereunto condescending, the marks are weighed out accordingly, and the pieces are told, and the assay is thereupon made, and the total work is reported to be accordingly. The like is done in *England*, observing the work by the privy mark of the Rose, Mallet, Crofs or any other, which is recorded in the Exchequer upon the said trials of the Pixes.

Privy mark of
Monies.

The Assay-masters receiving Bullion of ten or eleven Ounces fine, make their assays with five parts of Lead, if it be of six or seven Ounces they will take eight parts of Lead, if 3 or 4 Ounces, then 15 parts of Lead, and if under they will take 20 parts of Lead: But this lead is first to be purged, because all lead holdeth some little Silver and Gold as hath been noted. So for Gold (if need be) more strong-water may be added, which may serve once again for Trial.

Lead for the
tryal of Silver
Assays.

Their strong-water called *Aqua fortis*, is made two parts calcined Vitriol, one part Salniter, and half a part of Allom calcined and distilled as the manner is: But for Gold they use *Aqua Regis*, which hath the same proportion as abovesaid, but there is one fourth of a part of Salt Armoniack added thereunto; and upon their trials they use to report half a Grain for the Masters benefit, which must needs be a Grain where fractions are not used in cipher, especially with us, for there is for Silver nothing reported above twelve Grains, which is the half penny weight, which is done to have the accounts clearer; and withal, there is no Bullion received in the Mint under 9 Ounces fine, whereas beyond the Seas (though it be never so base) it is received, and the rules of calculation are easie and brief; which to avoid prolixity I do here omit.

*Aqua Fortis.**Aqua Regis.*

Base Bullion.

Observations
for melting of
Gold.

In the Melting of Gold, observe to melt the same first before you put your Silver allay unto it, and let the finest Gold lye upwards in the Crucible or Pot, to have less waste and better mixing, for the finest Gold is heaviest and seeketh the Center; let no wind come to your melting Pot or Crucible for fear of breaking, and take fine Silver for your allay, wherein there is neither Lead, nor Brass, or Laten, which maketh your Gold brittle, and bringeth a loss to make the same malliable, albeit to make it tough is no charge. For take but an old Shoe, and cut the same into small pieces, and put the same into your Crucible, and stop it up with a cover, let it stand upon the fire, and it taketh away the eagerness of Brass: Even as a hot brown loaf of bread cut asunder and clapt over the bom-hole of Hogshead of Wine (tasting of the cask) will cure the same of his fowl taste.

Gold-smiths are appointed to work Gold of 22 Carrats fine, but by the tryal is made by the touch-stone only, with an observation of the rubbing-strokes upon it to be alike and of the same strength, which is worthy the observation, for otherwise you can give no true judgment. There is also an easie scaling of Gold to be made to fall from the Silver, as it was laid on by the means of Quicksilver.

Trial of the
Touch-stone.

To take the figure or Print of a piece of Coin, take Lampblack and Vernice, such as the Painters use; annoint the Coin with it, put your paper on Lead and print thereon.

To take the
figure of coin.

To refine Gold with Cementation without Strong-water, which is costly.

TAke eight pound of *Flanders* Tiles, three Mark Copperas, $1\frac{1}{2}$ Mark, Allom $\frac{3}{4}$ of a Mark of Salt, and two Ounces Saltpeter; all being mingled and calcined together, take a great Crucible, put this Cement one finger thick in the bottom, then

D d

lay

The Coin remaineth with the print whole.

lay some of your Gold beaten thin (or if it be golden coin) upon it, and then of your Cement again upon that, and thereupon Gold again, which the Alchymists call *Stratum super stratum*, and cover your Crucible with Tiles leaving a little hole: Then begin *Lento igne*, and afterwards with a great Fire let it stand four, five, or more hours, and all the Alloy will be in the Cement; to take the Silver out of the Cement, take four Marks Cement, and three Mark Potters Lead; two Mark of Tiles, four Ounces of Dodecum, four Ounces Saltpeter, and do as before: Or else you may take out the Silver by Quicksilver, as I have declared in the former Chapters.

Blanching of Silver.

To blanch Silver in a Basin of Red Copper, which must be done before it be Coyned; take four Gallons of Rain-water, two Mark of Red Tartar or Argal, and one Mark Salt, cast your Plates (being red hot therein) and stir the same, as you did before in the dissolution, until you find the same white enough; and after it is Coyned then you must colour it, putting the same into great trays, and with water sprinkling them until they be moist, but not wet; then put the colour upon it, tossing and tumbling them, and being put into a Melting Pot, let them be red hot, and then cast them into water. To make this colour, take to twenty pound weight of Mony, three Ounces of Salt Armoniack, two Ounces Saltpeter, half an Ounce Verdegreis, and half an Ounce Copperas, calcine them together for that purpose, &c.

To colour Silver.

Refining by a great Teast.

To conclude with the refining of Silver with a great Teast, which must be red hot two or three hours, trying the same with Lead if it do not spring, the Teast must be for double the quantity of your course Silver, and accordingly you are to take more or less Lead: To drive out three ℥ of Copper is 24 ℥ Lead requisite, but is not to be put all at once; then blow until the same do drive off and the Silver remaineth, which take out suddenly, &c.

C H A P. VIII.

Of the weight and fineness of Monies and their several Standards.

According to our certificate

IT is now twenty years compleat since *Thomas Lord Knyvet*, *Sir. Richard Martin*, and divers other Knights and Aldermen of the City of *London*, and *Mr. John Williams* his Majesties Goldsmith, and my self were in Commission, to consider of the Mint affairs of the Tower of *London*, and of the causes of the transportation of the Monies of the Realm, and of convenient remedies to prevent the same. The causes were observed to be six, whereof the weight was the first; next the fineness of our Standard; then the Valuation of Monies, and therein the proportion between Gold and Silver; fourthly the abuse of Exchange for Monies by Bills, wherein all the former were included: For we all did set down, that the difference of weight, fineness, Valuation, and disproportion aforesaid, were not of themselves true causes of Exportation, if there were betwixt Countries and Country a due course holden in the Exchange of Mony; but that due course not being observed, then they might accidentally be causes. And this course was the cause of the overballancing of Forreign Commodities, increased by the immoderate use of them, and neglect to set the people on work; so that the remedy was wholly found to consist in reforming the abuse of Exchange, whereof I have handled at large in the third part of this book for Exchanges.

Hereupon conferring the pound weight Troy of 12 Ounces with the mark weight of eight Ounces, admitting one mark and a half for the said pound, we found, with

France

France full three Penny weight, ours to be heavier, and the *Low-Countries* and *Germany* $2\frac{1}{2}$ Penny weight or thereabouts, with *Scotland* four Penny weight and nine Grains, and always heavier than any other.

This agreeth with an instruction declared in an old Book concerning Mint-matters in the time of King *Edward* 3, where it is demanded, what benefit it would be to the King and Realm, if the Troy weight of this Realm, and the Troy weight of *France*, *Flanders*, *Spain* and *Almayne*, and of other Realms and Countries were of equal weight and size? for as much as other Countries keep one size and weight, whereas the Troy weight of *England* is heavier in every eight ounces, by half a quarter of an ounce. It is answered, that the Merchant that brings in *Bullion* doth lose so much, and the Calculation is made what it was for every hundred weight both for Gold and Silver, and it followeth there. Wherefore this is one great cause that so little *Bullion* comes into the Realm, and therefore it pleased the King to devise some weight that should be correspondent to the weight of other Realms, and call it by some other name than by the Troy weight.

Over heaviness of the weight Troy.

And it is there thought meet, that (for information of Merchants and others) a *Kalendar* should be made and published, to shew how much every pound weight, ounce, and penny weight is worth, that the true valuation of Gold and Silver may be thereby perfectly known, whereby Merchants and other persons should give honour and praise to the King and his Council for Equity and Justice shewed in the Mint.

A Mint Calendar.

There hath been used from the beginning (in the Mint) both Troy and Tower weight, each of them containing twelve ounces in the pound weight, saving that the Troy weight is heavier by sixteen penny weight upon the pound weight: By which Troy weight the Merchants bought their Gold and Silver abroad, and by the same did deliver to the Kings Mint, receiving in counterpeaze but Tower weight for Troy, which was the Princes Prerogative, gaining thereby full three quarters of an Ounce in the Exchange of each pound weight converted into Monies, besides the gain of Coinage, which did rise to a great Revenue, making of thirty pound weight Troys, 32 pound weight Towers; which is now out of use, and the Troy weight is only used, containing twelve Ounces, every Ounce twenty penny weight, every penny weight twenty and four grains, and every grain twenty mites, every mite twenty and four droicts every droict twenty periods, every period twenty and four blanks, although superfluous (but in the division of the subtile assay) which in *Scotland* are all divided by twenty and four, from the denier whereof they reckon twenty and four to the pound Troy, so twenty and four grains, Primes, Seconds, Thirds, and Fourths, all by twenty and four. And for the mark and pound weight of other Countries I do refer the Reader to the fourth Chapter of Weights and Measures of the first part of this Book.

Tower weight

Subdivision of the pound weight Troy.

Concerning the pound weight for fineness and allay, let us note that these two make properly the pound weight, as being distinguished therein: For if it be one pound of fine Silver, it weigheth 12 ounces, and it is likewise 12 ounces Fine: But if there be two ounces of Copper, in that pound, then is there but 10 Ounces of Silver, and so called ten ounces fine, and so if there be ten ounces 16 penny weight of Silver, and so called in fineness, then is there one Ounce four penny weight in Copper; and so for all other fineness accordingly.

Division of the pound Troy in fineness.

The like is for the Gold, whereof the said pound is divided into twelve Ounces, or twenty and four Carrats, being two Carrats for one ounce, and every Carrat is divided with us into four Grains, and fineness accordingly.

From this general weight of the pound, is derived the special weight of the piece according to the Standard, wherein (after that the commixture is made for fineness) the pieces must concur in value; and thereby is the special weight known of the piece, whereby the Moniers cut their pieces, it being the direction for the sheir unto them, which pieces, they cut by their weight; delivered them accordingly: and herein they are to use good and exact sizing, to prevent the culling of Monies for the Transporter, or the Gold-smiths for melting them for to convert into Plate.

General weight. Special weight.

The Sheir.

What 36 Carrats.

Standards of foreign coin.

Concerning the fineness of the Monies of other Countries, with their weight and number of pieces in the Mark of eight Ounces, (which I have reduced to the pound Troy of twelve Ounces,) I have here made a plain declaration as followeth, to instruct all Merchants and Goldsmiths therein, for the common good; observing that some men (not over wise in Mint affairs) perceiving the Mark to be divided into 24 Carrats for Gold, and that one Mark and a half are taken to the pound of 12 Ounces, they have done the like for fineness, and (unadvisedly) termed Gold 36 Carrats fine, which is exorbitant of the general observation.

Touching the several Standards of Money in other Countries (as you may see by the contents of the said Declaration, whereby a man shall many times receive Coins of above twenty Standards in one hundred pounds) it is the only fallacy in Exchange that can be, whereby no Merchant is able to know whether he have the true value of the sum to be paid him: But he is carried with the stream of valuation and toleration of Money to go currant, as in the next Chapter shall be declared; and all men commonly have a regard to the great Monies used in every Country, making account that other smaller Monies have their true valuation thereafter.

As the *Philip* Dollers of ten Ounces fine, and $7\frac{2}{4}$ pieces to the Mark.

The *Holland* Dollars of nine Ounces fine, and $8\frac{2}{3}$ pieces in the Mark.

The *Spanish* Royal of 11 Ounces four penny weight, and nine pieces the Mark.

The *Gueldres* and *Frizeland* Dollars of ten Ounces four penny weight, and $9\frac{1}{2}$ pieces.

The *Shillings* of *Zeland* of six Ounces fine, and 38 pieces the Mark.

The *Golden Royal* of twenty and three Carrats $3\frac{1}{2}$ Grains fine, and forty and six pieces the Mark.

The *French* Crown of twenty and two Carrats fine, and seventy and two pieces in the Mark.

The *Golden Ryder* of the *States* of twenty and two Carrats, and twenty and four in the Mark.

The *Albertins* or *Ducats* of *Albertus* of twenty and three Carrats, $3\frac{1}{2}$ Grains Fine, and being seventy pieces in the Mark, or 35 double pieces.

And their daily new Coins which they make of several Standards which requireth a vigilant eye: But we have shunned industry and labour, which is the cause that, contrary to my first intention, I abbreviat some things.

A Declaration of the Coyns of Gold, concerning their fineness, and number of pieces in the pound weight of 12 Ounces Troy, every Ounce containing 20 penny weight, and every penny weight 24 Grains in weight, and in fineness 24 Carrats, and every Carrat four Grains, calculated for the Forrein Coin upon the Mark weight of eight Ounces, every Ounce 20 English, and every English 32 Azes for the pound weight, and in fineness 24 Carrats, and every Carrat 12 Grains, unnecessary fractions omitted.

THe Imperial Royal of Gold always accounted equal with the *English* Angel in fineness, and in weight but a little differing of twenty and three Carrats three Grains $\frac{1}{2}$, and sixty and nine pieces weighing twelve Ounces Troy.

The half Royal is but 18 Carrats in fineness, and $105\frac{1}{3}$ pieces to the pound weight.

The *Carolus* Guildern being $\frac{2}{3}$ parts of it, but 14 Carrats fine, and 126 pieces.

The *Rose* noble of *England* twenty and three Carrats $3\frac{3}{4}$ Grains fine, and $46\frac{3}{4}$ pieces to the pound.

The double Royal of *Austria* of twenty and three Carrats, $3\frac{1}{2}$ Grains fine, and $24\frac{3}{4}$ pieces to the pound.

The Nobles of *Holland*, *Utrecht* and *Overyfel* twenty and three Carrats, three Grains, and forty and eight pieces.

The *Gold* Guildern of 18 Carrats, three Grains scarce in fineness, and $112\frac{1}{2}$ pieces.

The half Noble or *Hungary* Ducat, twenty and three Carrats, $3\frac{1}{2}$ Grains fine, and $113\frac{1}{2}$ pieces.

The

The Bishops Ducat fine twenty and three Carrats $\frac{1}{2}$ and a 105 piéces to the pound weight.

The Ducats of *Italy, Venice, Turkey, and Rome* twenty and three Carrats, three Grains, and 106 $\frac{1}{2}$ piéces: Other *Italian* Ducats, and the Ducats of *Guelders* 20 and three Carrats, one Grain, and 106 $\frac{1}{2}$ piéces.

The Angel of *England* of Queen *Elizabeth* twenty and three Carrats, 3 $\frac{1}{2}$ Grains, and seventy two piéces.

The Sovereign of the said Queen, twenty and two Carrats fine, and sixty piéces to the pound.

The Old Sovereigns of more weight, 22 Carrats fine, and 54 $\frac{3}{4}$ piéces.

The half Sovereign fine, but 20 Carrats, and 120 piéces to the pound.

The Angel with the O. is but 23 Carrats fine, and 72 scarce to the pound.

The Angel with three Lions 22 Carrats fine, and 76 piéces to the pound weight.

The half Noble, with the Lyons and the Noble of Bridges 23 Carrats and 88 $\frac{1}{2}$ piéces..

The *Andrew* Guilder fine 18 Carrats, three Grains, and one Grain, some piéces 108.

The *Gulielmus* Guilder fine eighteen Carrats, one Grain, and 108 piéces to the pound.

The Gold Guilder of the States 20 Carrats fine, and 120 $\frac{1}{2}$ piéces to the pound.

The Golden Fleece or Toyson d'or 23 Carrats three Grains, $\frac{1}{2}$ and 81 $\frac{1}{2}$ piéces.

The *Philips* Guildern fine 15 Carrats three Grains, and 111 piéces to the pound.

The *Joannes* Guildern fine fifteen Carrats, and 109 $\frac{1}{2}$ piéces to the pound.

The Nobles of *Gaunt* and *Zealand* 23 Carrats fine, and 54 piéces.

The half Imperial Crown 22 Carrats, 1 $\frac{1}{2}$ Grains, and 107 $\frac{1}{2}$ piéces.

The *Henricus* Noble of *England* 23 Carrats 3 $\frac{1}{2}$ Grains, and 53 $\frac{3}{4}$ piéces.

The Old *English* Crown somewhat better than twenty two Carrats fine, and 100 $\frac{1}{2}$ piéces.

The *Henry* Noble of *France* twenty two Carrats fine, and fifty one piéces to the pound.

The half *Henry* Noble fine twenty two Carrats, 2 $\frac{1}{2}$ Grains, and 108 piéces to the pound.

The Floret Crown of *France* twenty three Carrats, 3 Grains, and 100 $\frac{1}{2}$ piéces.

The *Charles French* Crown twenty three Carrats, 3 Grains fine, and 100 $\frac{1}{2}$ piéces.

The Floret of *France* standing 22 Carrats, and 100 $\frac{1}{2}$ piéces to the pound.

The Old Golden Lyon of *Flanders* 23 Carrats, 3 Grains, and 79 $\frac{1}{2}$ piéces.

The Ducat of *Castile* 23 Carrats, 3 Grains fine and 79 $\frac{1}{2}$ piéces likewise.

The *Spanish* Ducat 23 Carrats, two Grains fine, and 105 piéces to the pound.

The *Holland* Ducat 23 Carrats, two Grains fine, and 105 piéces likewise.

The double Ducat of *Zealand* twenty three Carrats, $\frac{1}{2}$ fine, and 52 $\frac{1}{2}$ piéces to the pound.

The Ducats of *Navarre, Majorca*, and others twenty three Carrats, one Grain, and 52 $\frac{1}{2}$ piéces.

The *Spanish* Pistolets 22 Carrats fine, and 108 piéces to the pound.

The Milreys Ducat of *Portugal* twenty two Carrats, one Grain fine, and forty eight piéces to the pound.

Conterfiet Milreys is but twenty one Carrat fine, and likewise 48 piéces.

The *Emanuel* Ducat of *Portugal* twenty three Carrats, 3 Grains, and 105 piéces to the pound.

The *Emanuel* great Crufat of *Portugal* twenty three Carrats, three Grains, and 10 $\frac{1}{2}$ piéces.

The *Joannes* great Crufat is but twenty two Carrats, three Grains fine, and 10 $\frac{1}{2}$ piéces.

The Ducat, with the short Crofs of *Portugal* twenty two Carrats, three Grains, and 105 piéces.

The

The Ducat, with the long Crofs twenty two Carrats, one Grain Fine, and likewise 105 pieces.

The Ducat with the long Crofs of *Batenborgh* nineteen Carrats Fine, and 105 pieces.

The Pistolets of *Italy* twenty two Carrats, and some twenty one Carrat $2\frac{1}{2}$ Grains, and 108 pieces.

The *Flemish* Rider twenty three Carrats, 3 Grains Fine, & 105 pieces to the pound.

The Guilders and *Urisland* Ryders, of the year 1583 Fine, twenty one Carrats, and 108 pieces.

The Ryder of *Burgundy* twenty three Carrats $\frac{1}{2}$ Fine, and 105 pieces to the pound.

The *English* Salut and the half, twenty three Carrats, 3 Grains, and 108 pieces.

The Schuytken or Ship of *Flanders* twenty two Carrats, one Grain Fine, and 109 $\frac{1}{2}$ pieces.

The Ryder of Guilders } Of fourteen Carrats Fine, and 114 pieces to the pound.
The *Phillip* Clincart. }

The Ryder of Deventer, Campen, and Swoll twelve Carrats, three Grains, and 114 pieces.

David guil. { Of Trier is 17 Carrats, 2 Grains }
 { Of Utrecht 16 Carrats Fine----- } and 114 pieces to the pound weight.
 { Of the Harp 15 Carrats Fine---- }

The *Peter* of *Lovain* of 17 $\frac{1}{2}$ Carrats Fine, and likewise 114 pieces to the pound.

The *Clemmer* Guilder of 13 Carrats Fine and 114 pieces.

The *Frederick* of *Beyeren* Guilder fourteen Carrats Fine, and 117 pieces to the pound.

The *Arnaldus* Guilder twelve Carrats Fine, and 138 pieces to the pound.

The Postulat of *Bourbon* 12 $\frac{1}{2}$ Carrats Fine, and 136 $\frac{1}{2}$ pieces to the pound.

The Postulats { Of Horn----- } 10 $\frac{1}{4}$ Carrats----- }
 { Of Guiliers----- } 9 Carrats 3 Grains } Fine, and 156 pieces to
 { Of Cleve----- } 9 Carrats $\frac{1}{2}$ Grains } the pound.
 { Of Fran. Friar---- } 9 Carrats----- }
 { Of the Dog & Cat } 12 $\frac{1}{2}$ Carrats Fine, and 136 $\frac{1}{2}$ piece.

The nine Stivers pieces of *Batenbourgh* and *Frize*, seven Carrats, one Grain, and 176 pieces.

The *Gulielmus* Ducat of *Batenbourgh* twenty one Carrats, three Grains, and 52 $\frac{1}{2}$ pieces.

The other Ducat of *Stephanus*, but nineteen Carrats $\frac{1}{2}$ Grains, and 52 $\frac{1}{2}$ pieces.

The Ducat of *Nimeghen* with *Stephen*, 21 Carrats, one Grain and 52 $\frac{1}{2}$ pieces.

The New Ducats of St. *Victor Pancratius*, *Vict.* *Batenbourgh*, *W. B. Margarete Toren*, *Petrus Rechem*, *George Rechem*, twenty one Carrats, three Grains, and 106 $\frac{1}{2}$ pieces.

The Ducats *Victor H. B.* --- } 20 $\frac{1}{2}$ Carrats Fine }

Water Ducats and the $\frac{1}{2}$ } 20 $\frac{1}{2}$ Carrats Fine }

Mary of *Batenbourgh*----- } 20 $\frac{1}{2}$ Carrats Fine }

Ducat with the Checker- } 20 Carrats Fine }

Ducat of *Denmark*----- } 20 Carrats Fine }

Pancratius Alleb. H.----- } 19 $\frac{1}{2}$ Carrats Fine }

Oswald Ducat *Cusa*----- } 19 $\frac{1}{2}$ Carrats Fine }

And all 106 $\frac{1}{2}$ pieces to the pound.

The Ducat of *Nimeghen* 1565 Fine, 18 Carrats, two Grains, and 108 pieces.

New AngelsCoy- { Of Thoron-22 Carrats 1 $\frac{1}{2}$ Grains }
ned heretofore { Of Horn---32 Carrats 1 $\frac{3}{4}$ Grains } And all 72 pieces to the
 { Of Batenb. 21 Carrats 3 Grains } pound.
 { Of Viana---18 Carrats 3 Grains }
 { Of H. M.---17 Carrats----- }

The

The Scots Pistolet nineteen Carrats, two Grains $\frac{1}{2}$ fine, and 108 pieces to the pound.
 The Ryder with the Loaves fine 10 $\frac{1}{2}$ Carrats, and 114 pieces to the pound.
 The Pistolets, *Dilege* and *Legion*, fine, 81 Carrats, and 108 pieces to the pound.
 The Ducats *Ferdinand* of *Batenbourgh* 19 $\frac{1}{2}$ Carrats, and 106 $\frac{1}{2}$ pieces to the pound.
 The Ducats *Ferdinand* and *Carolus* of *Horne* eighteen Carrats, and 106 $\frac{1}{2}$ pieces to the pound.

The double Ducat of *Albertus* of *Austria* twenty three Carrats, three Grains fine, 52 $\frac{1}{2}$ pieces.

The single Ducat of *Albertus* of *Austria* twenty three Carrats, three Grains, and 78 $\frac{1}{2}$ pieces.

The double third parts of the said double Ducats twenty three Carrats, three Grains, and 70 $\frac{1}{2}$ pieces.

The single third part of the said Ducat twenty three Carrats, three Grains, and 126 pieces to the pound.

The Unite piece, called *Jacobus* of *England* twenty two Carrats, and thirty six pieces to the pound.

The Ryder of the United *Low Provinces* also twenty two Carrats, and 36 pieces to the pound.

The half *Jacobus* and Ryders accordingly in fineness and pieces.

The Ducats of the Estates of the United Provinces, with the Letters, 22 Carrats, and 105 pieces.

The new twenty shilling pieces of *England* 22 Carrats fine, and 39 $\frac{1}{2}$ pieces.

The half and fourth part of it accordingly.

The Scots piece of the Cross Daggers twenty Carrats fine, and 72 pieces to the pound.

The Scots Rider of 22 Carrats, and some of the fineness of the Scots Pistolet.

Note that here are set down many Species or pieces of Gold, which are little or none at all to be found: And although some are found in great quantity; yet are they not made currant in the United Provinces, by their last valuation of the one and twentieth day of *July*, 1622 hereafter declared. The like is in the reconciled Provinces under the Arch-Dutches *Isabella Clara Eugenia* of *Austria*, as also in *Germany*: So that the general knowledge of them all, may give to every man better satisfaction. And the like must be understood of the Silver Coins of all Countries hereafter declared, with some addition of meer Copper Coyns. And whereas the Stiver is the fundamental Coyn, whereof twenty make the Guilder, it is to be observed, That sixteen Copper pence are reckoned in *Holland* and those United Provinces for one Stiver, and so is the said Stiver two Groats *Flemmish*, called half Stivers, every half Stiver eight pence *Hollandts*: Also twenty four Mites is a Stiver in the other Countries, &c.

A Declaration of the Coyns of Silver, concerning their fineness, and number of pieces in the pound weight of 12 Ounces Troy, every Ounce weighing 20 penny weight, and every penny weight 24 Grains, and containing likewise in fineness 12 Ounces, every Ounce 20 penny weight, and every penny weight 24 Grains; calculated for the Forrein Coin upon the Mark weight of eight Ounces, every Ounce 20 penny weight, and every penny weight twenty and four Grains in weight; and likewise in fineness 12 Ounces 20 penny weight, and twenty four Grains, unnecessary fractions omitted, as near as conveniently could be computed, &c.

THE *Philip* Doller ten Ounces fine, and 10 $\frac{1}{2}$ pieces to the pound weight. The half, the fourth, the fifth, and tenth part accordingly, that is to say, all of ten Ounces fine, and pieces 21 $\frac{3}{4}$, 42 $\frac{6}{7}$, 53 $\frac{4}{7}$, and 107 $\frac{1}{2}$ to the pound.

The 20 part of the said Doller five Ounces fine, and 107 $\frac{1}{4}$ pieces to the pound.

The 40 part of the said Doller, five Ounces fine, and 214 $\frac{1}{2}$ pieces to the pound.

The

- The *Carolus* Gueldern or $\frac{2}{3}$ of the said Doller, ten Ounces fine, and $16\frac{1}{4}$ pieces.
- The old four Stivers piece with the Eagle, *Charles* and *Philip*, seven Ounces, $7\frac{1}{2}$ Penny fine, and sixty pieces.
- The old double Styver seven Ounces, $7\frac{1}{2}$ Penny weight in fineness, and 120 pieces.
- The old three Stivers piece, eleven Ounces, three Penny weight, eighteen Grains fine, and 120 pieces to the pound.
- The Silver Fleece of three Stivers, 10 Ounces, 10 Penny weight, and 108 pieces.
- The three Groot or Deniers fine, 5 Ounces, 10 Penny weight, and $117\frac{1}{2}$ pieces.
- The old Stiver of three Ounces, 14 Penny weight, 4 Grains, and 120 pieces.
- The new Stiver following, three Ounces, thirteen Penny weight, eight Grains, and 120 pieces.
- The 17 Duits, ten Ounces, ten Penny weight fine, and 147 pieces.
- The half Stiver, three Ounces, ten Penny weight, and 201 pieces to the pound.
- The quarter Stiver Oort, one Ounce, $17\frac{1}{2}$ Penny weight, and 158 pieces.
- The eight part Stiver Duit fine, one Ounce, 14 Penny weight, 474 pieces.
- The *Hollandts*, Penny fine, 19 Penny weight, and 518 pieces.
- The Stiver of the States United, 4 Ounces fine, and 168 pieces.
- The Stiver of *Utrecht*, three Ounces fine, and 167 pieces.
- The nine Duits Penny of *Charles* and *Philip*, four Ounces, fourteen Penny weight, 129 pieces.
- The half Ruyters black, 4 Ounces, 14 Penny weight, and 256 pieces.
- The Brass Penny and the half, 4 Ounces, ten Penny weight, and 120 pieces.
- The *Spanish* Ryals fine, 11 Ounces, $3\frac{1}{2}$ Penny weight, and 108 pieces.
- The Salvator and Royal of *Venice*, 11 Ounces, ten Penny weight, and 96 pieces.
- The *Italian* Ryals of 9 Ounces 17 Penny, and nine Ounces 14 Penny, and nine Ounces 11 Penny, pieces 108.
- The coarse *Romish* Ryals of 7 Ounces fine, and 108 pieces.
- The eleven Duits of *Charles Limb.* four Ounces, fifteen Penny weight, and 120 pieces.
- The 11 Duits of *Holland*, six Ounces scarce, and 144 pieces.
- The half Ruiters blank of *Holland*, 3 Ounces fine, and 144 pieces.
- The five Groot of *Flanders*, and double Sassenars, ten Ounces, $6\frac{1}{2}$ Penny, and $146\frac{1}{2}$ pieces.
- The 5 Groot of *Gaunt*, 5 Ounces, 13 Penny weight, and 145 pieces.
- The 17 Duits of *Lodovick*, *Liege*, *Philip*, *Guelders*, *Charles*, *Limborgh*, *Philip* of *Flanders*, two standing Lyons, nine Ounces, $\frac{1}{2}$ fine, and 145 pieces.
- The 17 Duits of *Sluce*, 9 Ounces, 5 Penny weight, and 148 pieces.
- The double Vieryfers fine, four Ounces, ten Penny weight, and 138 pieces to the pound.
- The Snaphanen Coined for three Batts, seven Ounces, $7\frac{1}{2}$ Penny weight, and $39\frac{1}{4}$ pieces.
- The Creuciat of *John* of *Cleave*, eight Ounces, seven Penny weight fine, and $39\frac{1}{4}$ pieces.
- The five Stiver piece of *Liege*, 7 Ounces, 11 Penny weight fine, and 48 pieces.
- The five Stiver piece of *Gueldres*, eight Ounces, $1\frac{1}{2}$ Penny weight, and 48 pieces.
- The Snapane of *Nimegen*, *Deventer*, and *Cleave*, seven Ounces, 11 Penny weight, and 48 pieces.
- The Shilling *M. E.* and five-Groots of *Philip* of *Flanders*, eleven Ounces, three Penny weight and 135 pieces.
- The other five Groot of *Philip* of *Flanders*, ten Ounces, fourteen Penny weight, four Grains, and 135 pieces.
- The five Stiver of *Cambray*, *Liege*, *Horne*, six Ounces, $6\frac{1}{2}$ Penny weight, 48 and 51 pieces.
- The Shillings of *Gueldres*, *Utrecht*, *Freeze*, and *Zealand*, 1586 fine six Ounces, and 57 pieces.

The

The Shillings of *Bridges*, 1582 fine, five Ounces, and 57 pieces to the pound.

The Shillings of *Gaunt*, 1583 fine, seven Ounces, seven Penny-weight, and 54 pieces.

The Stiver of *Gant*, 1583 fine, three Ounces, and 175 $\frac{1}{2}$ pieces.

The Stivers of *Groeninghen*, *Cambray*, and *Liege*, fine three Ounces, five Penny-weight, and 135 pieces.

The eleven Duyts of *Philip* and *Mary*, eleven Ounces, 3 $\frac{1}{2}$ Penny fine, and 270 pieces.

The pieces of 5 $\frac{1}{2}$ Groat of 1520, and *Ma. Flandres*, nine Ounces, fourteen Penny-weight, and 120 pieces.

Dollers.

The Doller of the *States* nine Ounces fine, and 12 $\frac{1}{4}$ pieces to the Pound-weight.

The *Hollandts* Doller nine Ounces fine, and 13 $\frac{1}{2}$ pieces to the pound.

The Dollers of *Gueldres* and *Utrecht* nine Ounces fine, and fifteen pieces to the pound.

The Dollers of *Zutphen* and *Gueldres*, 1586 fine, ten Ounces, four Penny, and 13 $\frac{1}{2}$ pieces.

The *Hollandts* Doller with the Crown eight Ounces, and 13 $\frac{1}{2}$ pieces.

The *Rickx* Doller *Oncia* eleven Ounces, five Penny-weight, and 12 $\frac{1}{2}$ pieces.

The other sorts of *Rickx* Dollers of eleven Ounces, and eleven Ounces three Penny, and 12 $\frac{1}{2}$ pieces.

The *Polland* Doller

The *Bohemia*. Ne. Op. } fine seven Ounces, fifteen Penny-weight, and 13 $\frac{1}{2}$ pieces.

The *Batenborgh* Dol. }

The *Bommell* Doller.

The *Polish* Guelder of sixty Creutzer, eleven Ounces, 3 $\frac{1}{2}$ Penny fine, and fifteen pieces.

The Dollers of *Brisgau*, *Tremone* ten Ounces, fifteen Penny-weight fine, and fifteen pieces.

The Dollers of *Luneborgh* ten Ounces, sixteen Penny $\frac{1}{2}$ fine, and fifteen pieces.

The *Basell* sixty Creutzer, *Reynsborch* and *Ismensen* ten Ounces, 13 $\frac{1}{2}$ Penny, and fifteen pieces.

The Dollar of *Riga* ten Ounces, 2 $\frac{1}{2}$ Penny-weight, and 13 $\frac{1}{2}$ pieces.

Teastons.

Of *Mantua*, *Francis* _____

Of *Ferrara*, *Hercules* and *Alphonfus* _____

Of *Berne*, *Vincent* _____

Of *Ottomanus*, *Berne* _____

Of *Lucerne*, *Episcopus* _____

Of *Milan*, *Lodovicus* _____

Of *Milan*, *Galeacius* _____

Of *Friborgh*, *Nicolas* _____

Of *Sedun*, *Nicol. dan Adrian* _____

Of *Solod*, *Ursus* _____

Of *Savoy*, *Carolus* _____

Of *Castile* _____

} fine eleven Ounces 5 $\frac{1}{2}$ Penny-weight, and 45 pieces.

Teastons.

Of *Portugal* *Io V. L.* _____

Of *France* *Franciscus* _____

Of *Lorrain* an. 1524 & 29 _____

} ten Ounces, seven Penny-weight fine, and forty and two pieces to the pound.

Of *Spain* *Ferdinand* _____

Of *Navarre*, *Anna* _____

Of *Baden*, *Christostom* _____

Of *Savoy*, *Carolus* _____

Of *Navarre*, *Henricus* _____

} ten Ounces, 10 $\frac{1}{2}$ Penny-weight fine, and 39 pieces.

Of *Monferrat, George and Guill.* } ten Ounces, $4\frac{1}{2}$ Penny-weight fine, and 42
Of *Geneva,* } pieces.

The Quarter Crowns.

Of *France* 4 Escu of ten Ounces, $6\frac{1}{2}$ Penny fine, }
Of *Lorrain* fine nine Ounces, $8\frac{1}{2}$ Penny-weight, } and 39 pieces to the pound.
Of *Savoy Philip* ten Ounces, $16\frac{1}{2}$ Penny-weight, }

The *Rickx* Doller of late *Anno 1567* fine ten Ounces, 12, 13 and 14 Penny fine, and $12\frac{1}{2}$ pieces.

The piece of *Cambray* $\frac{1}{12}$ of a Doller, six Ounces, ten Penny-weight, and 123 pieces.

The 38 *Gustave* of *Liege* ten Ounces, four Penny-weight scarce, and pieces, $12\frac{3}{4}$.

The *Christopher* Doller, 45 }
The Doller *Guliel. Sweden* } $10\frac{1}{2}$ Ounces fine, and $12\frac{3}{4}$ pieces.

The Angel of *Scrickenborgh* ten Ounces, $7\frac{1}{2}$ Penny-weight, and $78\frac{3}{4}$ pieces.

The ten Creutzers of *Salsborgh, Ravenborgh, Frise, and Saxony*, eight Ounces, seven Penny, $64\frac{1}{2}$ pieces.

The three *Carolus* of *Frankford, Campidona, Reynsborch, Patavia, Ernestus, Ottingus, Carolus* and *Salsborgh* nine Ounces fine, and $78\frac{3}{4}$ pieces.

The six Creutzer of *Insborgh* $10\frac{1}{2}$ Ounces fine, and $124\frac{1}{2}$ pieces.

The Gros of *Salsborgh* four Ounces, $12\frac{1}{2}$ Penny-weight, and 39 pieces.

Batsen of four Creutzers, }
Of *Fribourgh, Colmograve,* } fine, five Ounces, seven Penny-weight, and $109\frac{1}{2}$ pieces.
Raynsbourgh, Taunte, }
Cost 1530. Roy, and }
Schafhuysen, Baviere, }
Brandebourgh, Ottinge, }

The *Ausb. Saxon* gros, and *Coningsteyn* five Ounces, seven Penny fine, and 108 pieces.

The *Curienfis* gros, *Kempton, Bassu, and Brisac*, five Ounces, seven pence, and $106\frac{1}{2}$ pieces.

Of *Noiling, Ambass. Markegrave, George and Wormeser*, four Ounces, $12\frac{1}{2}$ Penny, and $94\frac{1}{2}$ pieces.

The Gros of *Salsborgh*, 6 Ounces $2\frac{1}{2}$ Penny-weight, and $118\frac{1}{2}$ pieces.

The Gros of *Vienna*, six Ounces four Penny-weight, and 132 pieces.

Of *Asbourgh and Reynsbourgh*, 6 Ounces $4\frac{1}{2}$ Penny fine, and 155 pieces.

Of *Carinthia, Taven, Bassell, Shafhuysen, Campido and Brisgrave*, six Ounces, and $118\frac{1}{2}$ pieces.

Nummi dragme, six Ounces fine, and 140 pieces.

Nummi dragme, six Ounces $2\frac{1}{2}$ Penny fine, and $118\frac{1}{2}$ pieces.

The *Gulielmus* of *Turinghia* six Ounces, fifteen Penny-weight, and 129 pieces.

The *Bohemia* Senube and the half, 5 Ounces, seven Penny fine, and 129 pieces.

The $1\frac{1}{2}$ Silver Gros, three Ounces, $7\frac{1}{2}$ Penny-weight, and 87 pieces.

The *Kemprors*, $\frac{1}{2}$ Batts, four Ounces, $12\frac{1}{2}$ Penny-weight, $192\frac{1}{2}$ pieces.

The *Munichen* $\frac{1}{2}$ Batts, four Ounces, $12\frac{1}{2}$ penny fine, and 186 pieces.

The *Gulielmus* Lyon piece, two Ounces, five Penny-weight fine, and 150, and 179 pieces.

Pieces of twelve Creutzers, 8 Ounces, $7\frac{1}{2}$ Penny-weight, and $61\frac{1}{2}$ pieces to the fl.

Of *Vienna* and *Baviere* of twelve Creutzers, eight Ounces, $7\frac{1}{2}$ Penny fine and 57 pieces.

Of 12 Creutzers, 10 Ounces, 10 Penny-weight fine, and $61\frac{1}{2}$ pieces.

Of

- Of six Creutzers, 10 Ounces 10 Penny-weight fine, and 123 pieces.
- Of three Creutzers, 5 Ounces 10 Penny fine, and 136 $\frac{1}{2}$ pieces.
- Of six Creutzers of *Vienna*, 8 Ounces 7 $\frac{1}{2}$ Penny fine, and 114 pieces.
- Of three Creutzers of *Vienna*, 4 Ounces 8 $\frac{1}{2}$ Penny-weight fine, and 129 pieces.
- Of three Creutzers of *Bavaria*, 4 Ounces 8 Penny-weight, and 375 pieces.
- Of *Ausburg* and *Ulme* Creutzers, 5 Ounces 5 Penny-weight, and 384 pieces.
- Albi of *Cologne*, *Mentz* and *Triers*, 5 $\frac{1}{2}$ Ounces fine, and 345, 179, & 342 pieces.
- Albi of *Noremberg*, *Francfort*, *Bambourg*, and *Palatine Rhine*, 4 Ounces 18 Penny, and 273 pieces.
- Bohemia* white Penny, 5 Ounces 7 Penny-weight fine, and 924 pieces.
- Bohemia* black Penny, 2 Ounces, 13 $\frac{1}{2}$ Penny fine, and 990 pieces.
- Dupli Mavi*, $\frac{1}{5}$ of *Gulielmus Turinghia*, two Ounces 15 Penny-weight, and 440 pieces.
- Simpli Dupli* of 5 Ounces 10 Penny-weight, and 882 pieces.
- The $\frac{1}{12}$ of one Silver Gros or *Duodena*, three Ounces 3 $\frac{1}{2}$ Penny-weight, and 874 $\frac{1}{2}$ pieces.
- Duplus* of 2 Ounces fine, and 324 pieces to the Pound.
- The six Gros of *Polonia*, 6 Ounces fine, and 13 $\frac{7}{8}$ pieces to the Pound.
- The *Sigismund* of *Prussia*, 1534. 10 Ounces 11 Penny-weight fine, and 69 pieces.
- The other with the Arms of *Dantzick*, 10 Ounces $\frac{1}{2}$ Penny fine, and 69 pieces.
- The *Sigismund* 1532, and 1535, but 10 Ounces four Penny-weight fine, and 69 pieces.
- The four Gros Penny, 8 Ounces fine, and 81 pieces.
- The three Gros *Prussia* alb. 10 Ounces 10 $\frac{1}{2}$ Penny fine, and 138 pieces.
- The same of *Melickin*, 1340. of 10 Ounces 4 Penny and 10 Penny fine, and 138 pieces.
- The Gros of *Prague*, 9 Ounces 12 $\frac{1}{2}$ Penny fine, and 180 pieces.
- The *Ferdinand* of *Dantzick*, 5 Ounces fine, and 180 pieces.
- The *Wersbourg Soli* of *Dans* and *Prussia* 5 Ounces 6 $\frac{1}{2}$ Penny, and 157 $\frac{1}{2}$ pieces.
- The two Crosses and Hat, 4 Ounces fine, and 180 pieces.
- The Bre 1499. the Key and *Joan* three Stivers, ten Ounces four Penny fine, and 156 pieces.
- The eight Shillings of *Dantzick*, 1541. fine, 10 Ounces 12 Penny and 156 pieces.
- The Deghen of *Russia*, *Muscovia*, and *de Nard*, 11 Ounces 13 Penny-weight, and 545 $\frac{1}{2}$ pieces of *Dengen*.
- The Mark stick of *Lubeck* Lady *Mary*, ten Ounces 16 $\frac{1}{2}$ Penny, and twenty seven pieces.
- The three Arms of *Magenbourg*, 5 Ounces 8 $\frac{1}{2}$ Penny, and 27 pieces.
- The other piece of 11 Ounces 3 $\frac{1}{2}$ Penny-weight, and 51 pieces.
- The Franks of *France*, three to one Crown, ten Ounces fine, and 26 $\frac{1}{2}$ pieces.
- The Turones of *France*, 10 Ounces 18 Penny-weight, and 26 $\frac{1}{2}$ pieces.
- The French two Soulz, and four Soulz, 6 Ounces 6 $\frac{1}{2}$ Penny fine, 117 pieces.
- The double Hand of one Soulz, 3 Ounces 15 Penny fine, and 132 pieces.
- The old Soulz with a Cross, 4 Ounces 5 Penny-weight fine, and 175 pieces.
- The ordinary French Soulz, 3 Ounces 10 Penny fine, and 147 pieces.
- The late French Soulz, 3 Ounces 6 $\frac{1}{2}$ Penny fine, and 147 pieces.
- The Lyarts of *France* H. 3 Ounces fine scarce.
- The petty Denier-Pa. and petty Denier Tor, one Ounce $\frac{1}{2}$ and 270 and 337 $\frac{1}{2}$ pieces.
- Petty Maille were Ounce fine, and 450 pieces, and now all Copper.
- The Shilling of *England* of *Queen Elizabeth*, eleven Ounces two Penny fine, and 60 pieces.
- The English Groats, eleven Ounces two Penny-weight, and 129 pieces.
- The English Shilling of late, eleven Ounces fine, and 62 pieces to the Pound.
- The piece of Nine-pence, called Silver Harp, eleven Ounces fine, and 82 pieces.

The Base Irish Harp, 3 Ounces fine, and 82 pieces.
 The old Harp, 9 Ounces 6 Penny-weight fine, and 102 pieces.
 The King *Henry* base Groat, 4 Ounces 2 Penny-weight fine, and pieces.
 The English Six-pence or half-shilling, 11 Ounces fine, and 124 pieces.
 The Penny, Two-pence, and Half-penny, accordingly.
 The 3 Ryal pieces of *Albertus* of *Austria*, 10 Ounces, 15 Penny fine, and forty pieces.
 The single Ryals, the half, and the fourth parts accordingly.
 The double Guilder of *Albertus*, 10 Ounces 15 Penny-weight, and $14\frac{1}{2}$ pieces.
 The single Guilder, the half & quarters of the same fineness, & pieces accordingly.
 The pieces of four, two, and one Stiver, since 1590.
 The pieces of eight Ryals of *Spain*, of 11 Ounces four Penny-weight, and 13 half pieces.
 The said pieces made at *Mexico* in the Indies, 11 Ounces fine, and $13\frac{1}{2}$ pieces.
 The Lyon Doller of the Prince of *Orange*, of 9 Ounces fine, and 13 pieces.
 The Silver Ryder of Guilders and *Friseland*, correspondent with the States Doller of 9 Ounces.
 The Dollers of *Guelthers* and *Utrecht*, 10 Ounces, ten and twelve Penny fine, and 13 pieces.
 The great Silver Royal of the States, correspondent with the *Philip* Doller.
 The $\frac{1}{4}$ part of the said great Royal, with the Arrows accordingly.
 The Doller of *Zealand*, with the Eagles of 9 Ounces fine, and 13 half pieces.
 The *Edward* Doller of *England*, of 11 Ounces two Penny-weight fine, and 11 $\frac{1}{2}$ pieces.
 The Doller of *Scotland* with the cross Daggers, 11 Ounces, two Penny-weight fine, and $11\frac{1}{4}$ Ounces.
 The Mark of *Scotland*, 11 Ounces two Penny-weight fine, and 54 pieces.
 The Doller of *Friseland*, coined 1601, of 9 Ounces fine, and 13 half pieces.

Coins made of meer Copper.

The Ortgens, whereof four make one Stiver, and two the half Stiver.

The Duyts also, four make one Stiver.

The Negenmannekens, eight make a Stiver, and four the half Stiver.

The three Mites, whereof eight pieces to the Stiver, is 24 Mites.

The 16 Pence Hollandts make one Stiver, and eight the half Stiver.

For other Copper moneys, read the Fifth precedent Chapter of Moneys.

So I do conclude this Chapter with an error committed in the making of the Standard Trial-pieces, used in most Kingdoms and States to charge the Mint-masters to make the moneys by; wherein they do not proceed according to the rule of Arithmetick, by observing true Weight and Fineness. For if it be appointed to make a Standard piece of 10 Ounces fine, they will take certain Ounces of fine Silver and Copper proportionable thereunto, and melt them together, and being made into a Plate of Silver, divide it into three equal parts to be delivered, one to the King, another to the Warden, and the third to the Mint-master; and hereof are Assays made both of this piece and the moneys, and so compared together: As if a man should take 11 Ounces, two Penny-weight of fine Silver, and 18 Penny-weight of Copper, both in weight, and melt them together, making 11 Ounces by weight, and never weigh them after they be commixed, but say this is Sterling Standard, whereas the weight both of the one and of the other doth proportionate the Standard by weight; for in regard of the waste of Copper, this is better than Standard, and ought to be made exactly; so that the pieces also are to be correspondent to the Pound weight, for the foundation riseth from hence, as in the following Chapter appeareth.

Error of Trial-pieces for the Standard.

C H A P. I X.

*Of the Valuation of Moneys, and the Proportion
between Gold and Silver.*

VAluation of Moneys is the Spirit which giveth life unto Coins; for without it, Weight and Fineness are in the nature of Bullion or Materials.

This Valuation is twofold; the first is done by publick authority of Princes and States, whereby the pieces of Coins are esteemed at a price certain, both for Gold and Silver to go currant for that value within their Kingdoms and Dominions: the second is the Valuation of Merchants by way of Exchange between us and other Nations, which is predominant and overruleth the former, as before hath been touched, and now will be proved.

Twofold is the valuation of moneys.

The Kings or Princes Valuation is effected three manner of ways, viz. by inhauncing the Price of the Coin by Proclamation: Secondly, by embezelling the Standard of money by Allay; and thirdly, by altering the proportion between Gold & Silver.

Kings valuation.

The Merchants Valuation is also effected three manner of ways, viz. by the price of Exchange for moneys rising and falling from time to time; by the toleration of the Coins at a higher rate between them; and by the combination with Mint-masters, inhauncing the Price of the Mark of Gold and Silver. Of all these in order briefly.

Merchants Valuation.

The Kings Valuation is derived or drawn from the very piece or pieces made out of the Pound weight of 12 Ounces, or the Mark of 8 Ounces, which the Romans called *Nummus*, à *numerando*, to tell or reckon by. The Saxons gave it the name *Pfe-ming*, *Pennemick* in Dutch, from whence the word Penny is derived; for they cutting 20 pieces out of the Pound Troy of 12 Ounces, made 20 pence every way, that is to say, 20 Pence in weight, 20 Pence in value, and consequently dividing the fineness also by 20 Penny-weight, and every Penny-weight in 24 Grains, which was the ancient Sterling Standard of *Osbright* the Saxon King, seven hundred years past; which Valuation so continued until King *Edward* the third, and until *Henry* the sixth, and then was valued at 30 Pence the said Ounce, and continued until *Edward* the fourth, and then valued at 40 Pence, and so continued until King *Henry* the eighth, and then was valued at 45 Pence, and so continued until Queen *Elizabeth*, who (after the decay of the base money made by King *Edward* the sixth, which King *Henry* his Father had caused to be Coined) did restore the Sterling Standard to her great benefit, by valuing the said Ounce at 60 Pence, or 5 s. inhauncing the same one full third part; so that one of those Pence became three Pence by valuation; and Gold was raised according to the proportion of 11 of fine Silver to one of fine Gold; or 11 of Standard Silver to one of Crown Gold, which valuation of Silver hath continued hitherto, with little alteration.

Weight and fineness both alike with the number of pieces.

The Ounce of Silver advanced because of the inhauncing of money beyond the Seas.

But beyond the Seas there hath been great inhauncing, both for the Coins of Silver and Gold, as well in *France* as in the Low-countries, and *Germany*, to *Englands* incredible loss, as is at large declared in our * *Treatise of Exchange*. This daily inhauncing beyond the Seas began in the time of King *Henry* the eighth, who went about to reform the same; but afterwards finding if he should inhaunce his price of moneys, likewise they would still advance theirs more and more, he began but moderately; and whereas the Angel Noble (so called) was at 6 Shillings 8 Pence, he caused the same to be valued at seven Shillings and four Pence, by a Proclamation in the eighteenth year of his Reign, and within two Months after, at seven Shillings six Pence, and

* The Canker of *Englands* Commonwealth.

Angel Noble inhaunced.

and withal he did write unto other Princes concerning the same, and Commissioners came over about it; but all was in vain; whereupon he gave an absolute authority to Cardinal Wolsey by Letters Patents as followeth.

Francis the
French King
& Charles the
V. Emperor.

Henry the eighth, by the Grace of God, King of England and of France, Defender of the Faith, Lord of Ireland, to the most reverend Father in God, Our most trusty and most entirely beloved Councillor, the Lord Thomas, Cardinal of York, Archbishop, Legat de Leicester of the See Apostolick, Primat of England, and Our Chancellor of the same, greeting. Forasmuch as Coins of money, as well of Gold as of Silver, be of late days raised and inhaunced, both in the Realm of France, as also in the Emperors Low-countries, and in other parts, unto higher Prices than the very Poize weight, and fineness and valuation of the same, and otherwise than they were accustomed to be currant; by means whereof the Money of this Our Realm is daily, and of a long season hath been, by sundry persons (as well Our Subjects, as strangers, for their particular gain and lucre) conveyed out of this Realm into the parts beyond the Seas, and so is like to continue more and more, to the great hindrance of the generality of Our Subjects and People, and to the no little impoverishing of Our said Realm, if the same be not speedily remedied and foreseen. We, after long debating of the matter with you and sundry other of our Council, and after remission made unto outward Princes for reformation thereof, finding finally no manner of remedy to be had at their hands, have by mature deliberation determined, That Our Coins and Moneys (as well of Gold as of Silver) shall be by Our Officers of Our Mint from henceforth made at such Fineness, Lay, Standard, and Value as may be equivalent, correspondent, and agreeable to the rates of the valuation inhaunced and raised in outward parts, as is afore specified: Whereupon We have given commandment by Our other Letters under Our great Seal, to the Master, Warden, Comptroller, and other Officers of Our said Mint, and to every of them, to see this Our determination put in execution of the said Coins by Proclamation or otherwise, as in the Print, Coin, Struck of the same. Wherefore by these presents, We will and authorize you to proceed not only from time to time, when you shall seem conveniently by advice of such other Our Council as you shall think good, to the limitation, description, and devising how and after what manner and form Our said Coins and Moneys may be brought unto the Rates and Values, Fineness, Lay, Standard, and Print, thought by you and them to be requisite, but also to appoint Our said Officers of Our Mint duly to follow, execute, obey, and fulfil the same in every point accordingly. In which doing, these Our Letters under Our great Seal shall be your sufficient Warrant and discharge; any Act, Statute, Ordinance, Law, or other thing whatsoever it be to the contrary notwithstanding. In witness whereof We have caused these presents to be sealed with Our great Seal, at Westminster, the 23 day of July, in the eighteenth year of Our Reign, &c.

Statute of
imployment.

Grafton's Chronicle doth record that all was to no purpose; for the inhancing might on both sides have run *ad infinitum*. Afterward in the 22 year of his Reign, finding that Merchants did transport still the moneys, or made them over by exchange, and made no employment upon the Commodities of the Realm; he caused a Proclamation to be made according to an old Statute 14 R. 2. That no person should make any exchange contrary to the true meaning thereof, upon pain to be taken the Kings mortal Enemy, and to forfeit all that he might forfeit.

Base moneys.

Hereupon it fell out that lawless necessity did run to the other extreame of imbalancing the Moneys by Allay, whereby all things came to be out of order. For base Money maketh every thing dear, and overthroweth the course of Exchange between Merchants, and causeth much counterfeit money to be made to buy the Commodities of the Realm, and to destroy the good moneys, like the 7 lean Kine of Pharaoh that devoured the 7 fat Kine in a short time; as appeared of late within the Realm of Ireland, which is more dangerous in those Kingdoms where their moneys are of a rich Standard, whereby many commotions happen, as in France during the Reign of Philip le Bell: and Peter the fourth, King of Aragon, did for this cause confiscate the Islands of Majorca and Minorca, now Kingdoms in the Mediterranean Sea, whereas the policy of those Nations which do use several Standards of moneys, doth prevent the same, because that promiscuously they make and coyn moneys of several Standards, according

Commotions
about base
money.

ing to the occasion, which is worthy the observation: And as all extreams are vicious and defective, so doth it befall those Countreys which will have no base-Money at all, and are made a prey unto other Nations by the Exchange for Moneys, which must be maintained withal, as I have made and shall make more apparent.

The third effect or alteration of the Kings Valuation of Money is the Proportion between Gold and Silver, being in most Countreys twelve to one, viz. one Pound of Silver for one Ounce of Gold wherein there is more operation than most men do imagine. For you cannot advance or inhaunce the one, but you abate and diminish the other, for they ballance upon this parallel. And whereas *England* by continuance of eleven to one hath been a great loser of Gold; so now by advancing the same not only to twelve to one, but to thirteen $\frac{1}{2}$ for one, there hath followed a very great loss of our Silver which is over much abated, as may appear if we do consider that the French Crown of six Shillings was answered with six Shillings in Silver, and is now full seven Shillings and four pence; and our six Shillings in Silver are the very same: For twelve Ounces of Crown Gold of 22 Carrats at 3^l 6^s maketh 39^l 12^s, and 108 French Crowns, the which are made out of the pound weight of twelve Ounces at seven Shillings four pence, maketh also 39^l 12^s. Hereupon to equallize the Silver unto Gold again will breed a general inhauncing of things within the Realm, for the alteration of the measure of Moneys causeth the denomination to follow in number to make up the tale, which requireth great providence. For we find that other Nations perceiving our Gold to be inhaunced, have abated in the price of Exchange (according to which the prices of Commodities are ruled) so that the same goeth at 34 Shillings six pence, or 35 Shillings *Flemish* for our 20 Shillings Sterling, whereas before they did allow and reckon 37 Shillings and six pence or thereabouts, which is above our inhauncing of ten *pro cent.* and ought to be almost 38 Shillings, whereof our Mint-men can take no notice, much less our Gold-Smiths and Merchants, which either are ignorant, or wise in their own conceits; and it is a hard matter to find in one man that which belongeth to the professions of many, and when it is found to imbrace it; for Wisdom draweth back, where Blind *Byard* is audacious.

Proportion
between Gold
and Silver.

Exchange fal-
len by the in-
hauncing of
Gold in the
Low-Coun-
tries.

For mine own part, although it were to be wished (which is not to be hoped) that we were of the *Scythians* mind, who contemned Silver and Gold as much as other men do admire the same: Yet seeing Money is by the judgment of the Wisest so necessary to the Common-wealth, that it seemeth to be the Sinews of Peace, and (as it were) the Life and Breath of Warfare; I could not (if I were a Law-giver with *Lycurgus*) banish Gold and Silver as the causes of much evil, and bring in Iron in place, unless I might be persuaded (as he was) of such good success against unrighteous dealings as issued thereby, but rather use the precious metals so conveniently as I might, and supply the defect with baser Coin, whereunto these chief metals of Gold and Silver cannot serve without great loss and inconvenience: Or else I would by the course of Exchange for Moneys, prevent all, and abound with Moneys and bullion, having such staple Commodities to procure the same withal, whereof other nations are destitute. Let us now therefore enter into consideration with the Merchants Valuation in Exchange, which we have noted to be predominant and over ruling the Kings Valuation. For if the King do value a piece of Sterling Silver weighing about 4 Penny-weight at 12 Pence, it will be currant so within the Realm. But Merchants in Exchange will value the same at 11 $\frac{1}{2}$ Pence, and commonly at 11 Pence, and so it will be transported *in specie* by a low Exchange, and the Commodities of the Realm will be sold accordingly, as you may understand by the Declaration of Exchanges in our third part of this Book hereafter.

Merchants va-
luation predo-
minant.

This Valuation of Merchants hath two handmaids beyond the Seas, which do advance the Foreign Coin in price, as we do by Exchange abate the same. For Merchants when they have occasion to use any species of Coins for Transportation (as Dollers for the East Countreys to buy Corn, or Royals of Plate for the *East-Indies*, or French Crowns for *France*) will give one, two or three Stivers or Souls upon a piece to have the same, whereby other Merchants buying Commodities, will condition to make

Current Money in Merchandise.

An. 1594.

Valuation altered by practice with Mint-masters.

make their payment in such Coins accordingly; and so it goeth from man to man, by toleration which is called current Money in Merchandise, or Permission-Money, whereby the same are inhaunced two or three upon the hundred at the least. This inconvenience seems to be remediless, as the Placcart of the Estates of the United Provinces declareth, albeit the course of it is beneficial unto them, and in regard of them may well be called Permission-Money. For when they will not break the Coin of other Nations (as the manner is in all Mints) then it is rather valued above the value, which contenteth the said Nations, and so is permitted to pass between man and man, which draweth Moneys unto them which doth not endure long. For the last and third effect of Merchants Valuation between the Mint-masters (who love to be doing) and the said Merchants cometh in place, either by abating the price of the said Forreign Coin by Proclamation, to avoid their hands of it, or to gather up Coins before they be inhaunced, dividing the benefit between them and the Financiers, who are Officers of their Treasury, which is done with great dexterity every way; insomuch, that when it seemeth they will not have Forreign Coin, and to that end they undervalue the same; then have they their Exchangers or Brokers to gather up those Moneys to be brought to their Mint, where they will give secretly a benefit, and help themselves by the Shire, which cannot be done without private Authority: So that all things duely considered; there is nothing but the rule of Exchange to prevent and moderate all these inconveniences, which (to make men believe) is to undertake *Hercules Labours*; for herein doth the motion consist, and *Motus major expellit minorem*.

Permutation of Moneys.

An. 1611.

Silver is 500 to one in quantity, by weight extant.

Touching the Proportion between Gold and Silver in valuation; albeit some are of opinion, That the same is not much material in the course of Traffick, yet experience hath shewed to us, that the contrary must be believed before their conceits: And whereas they have made observation upon my former assertion to this purpose, That *Spain* holdeth the Proportion of twelve to one, and *Portugal* holdeth but ten to one; they do not mark the reason added thereunto; which is, That between those Kingdoms there are no Commodities to establish any Traffick. So that Exportation of Silver for Gold, or Gold for Silver, is but a Permutation between them without any profit: But *England* and other Countries affording means to import abundance of Forreign Commodities, and Gold being with us in greater estimation than heretofore (being but of late years advanced from eleven to twelve for one, viz. From eleven Ounces of Silver to twelve Ounces of Silver for one Ounce of Gold) was continually transported in return of the said Forreign Commodities, the exchange not answering the true value of the Gold: So that now when our Gold is yet more advanced, the Silver is thereby more abated in price, giving $13\frac{1}{2}$ for one: And therefore no marvel that Gold is imported unto us, and Silver is exported, there being a gain of above ten and twelve *pro cent*. And this loss of Silver far exceedeth the Gold in value, because in quantity there is in the World five hundred of Silver to one Gold: And if any Silver by accident be imported, it is exported again to the *East-Indies* and other places, they giving more for it than the price of our Mint; for gain is the commander of all.

The Proportions used within the memory of man, are as followeth.

IN the Low-Countries they did reckon two *Phillip* Dollers, for the Emperors Royal of Gold, whereby one mark of Gold did countervail eleven mark of Silver, being eleven to one in the pound accordingly.

In *Spain* one of mark Gold was valued at $53\frac{1}{2}$ *Pesos*, every *Peso* 450 *Malvedeis*; and every mark of Silver 2250 *Malvedeis*, maketh the mark of Gold to be but $10\frac{1}{2}$ valued by Silver: But the Spanish Pistolets of twenty two Carrats fine, to eleven Royals, is eleven of Silver to one of Gold.

In *France* the mark of Gold valued at 74 Crowns, and the Silver at $6\frac{1}{2}$ Crowns, maketh the Proportion $11\frac{1}{2}$ parts, but valuing the French Crown at three Franks, is eleven to one.

In *England* the Angel at ten Shillings, and the Silver at sixty Shillings the pound Troy

Troy of 12 Ounces, being that 6 Angels did weigh an Ounce, made also eleven to one.

In *Germany* one mark of Silver at $8\frac{1}{2}$ Gold Guilders, maketh $11\frac{2}{3}$ for one. But the valuation of Monies being altered, hath also altered the same.

In *Rome* the pound of Silver at 108 *Carlini*, and the Ducat of Gold $99\frac{1}{4}$ is 12 to 1. So at *Millain* the Ducat 112, and the Teaston 28, is but $9\frac{1}{3}$ for one. The Silver being so in request there for the making of Gold and Silver thred, that is to say, Silver thred gilt and white. Now for all places of Momentary Traffique it is 12 to 1, and in *England* $13\frac{1}{3}$ to one, as hath been declared.

The valuation of Forreign Coin of Gold and Silver, published in the United Low Provinces on the 21. day of July, 1622. with the Orders established by the Estates of the said Countries, for the better observation of the said valuation, which nevertheless are continually infringed from time to time: And the like is done in other Countries. So that to observe our own rule according to Equality and Equity, will be found the best and safest course of politique government.

	Guilders.	Stivers.	Flemish.
The great Golden Rider of the United Provinces	11	6	or 37 β . 8 d
The half of the said Rider	5	13	18 10
The double Ducat of the said Provinces with the Letters	8	10	28 4
The French Crown	3	18	13 0
The Pistolet of Spain of four Pistolets	15	8	51 4
The double Pistolet of Spain	7	14	25 8
The single Pistolet after the Rate	3	17	12 10
The Albertins or Ducats of Albertus of Austria	5	13	18 10
The double Rose Noble of England	18	12	62 0
The Rose Noble of Henricus, Edward, and Queen Elizabeth	9	6	31 0
The Henricus Noble	8	6	27 8
The Flemish Noble Old and New of the United Countries	8	0	26 8
The Old Angel of England	6	4	20 8
The New Rider of Guelders and Friesland	3	13	12 2
The Gold Guilder of those Mints	3	2	10 4

All which Coins are to be weighed with their accustomed weight, and the remedy of two Grains and no more, with some little advantage over, or at the least being within the rest of the Ballance. Provided always, that the Coins of their due fineness, although they be lighter, shall be currant, paying for every grain wanting two stivers.

Silver Coins.

	Guilders.	Stivers.	Flemish.
			β . — d.
The Lyon Dollar of the Low Provinces	2	0	6 8
The Rickx Dollars in general	2	10	8 4
The Cross Dollar of Albertus	2	7	7 10
The Spanish Royals of eight	2	8	8 0
The Dollar of Zeland and Frise with the Egle	1	10	5 0
The Floren or Guilder of Friesland	1	8	4 8
The English Shilling, and of Great Britain	0	10	1 9
The Mark piece or Thistle of Scotland	0	12	2 0
The Harp of Scotland and Ireland	0	8	1 4

And if any of the said Pieces be found to want of their weight, and their appointed remedy, within the rest of the Ballance, or some little advantage over, they shall be currant, paying for every grain wanting, 2 pence *Hollandts*, whereof 16 make 1 stiver, and the English Groats are made Bullion, or shall not be currant.

Small Monies for Ordinary payments.

THe Shillings of all the several Provinces respectively, and of the Mints of *Nimwegen, Deventer, Campen, and Swoll* ————— 6 Stivers.
 The half Shillings after the Rate ————— 3 Stivers.
 The pieces called Flabs of *Groningen*, 4 Stivers, ————— the double ————— 8 Stivers.
 The twentieth part of the great Silver Royal ————— 2 $\frac{1}{2}$ Stivers.
 The double and single Stivers of all these Countries ————— 2 and 1 Stiver.

The tenth to
be received in
Copper Mo-

1 Of all which small Moneys for the payments of Rents, Interest, or abatement of the same, as also of all manner of Merchandise exceeding in one parcel the sum of 100 Guilders, no man shall be bound to receive more than the tenth penny.

2 The Duyts according to the order of the Provinces made in the Provincial Mints, and none other, are as yet tolerated for a Duyt; and all other Copper Monies of the Provincial Mints are also tolerated to be paid out for one penny the piece, the 16 whereof make one *Hollandts* Stiver, and not above: Whereas we do intend hereafter to prohibit the same to be currant for any price, because we will provide our selves forthwith with so much Copper Money as the commodiousness shall require.

3 We do also prohibit from henceforth any Copper Monies to be brought into these Countries above two Stivers, upon pain of 10 Stivers for every piece to be forfeited: And whosoever shall issue any Copper Monies above the said price, shall incur the like penalty of ten Stivers for every piece.

All other
Coins made
Bullion to be
Molten.

4 And all the said Coins shall be currant in these Provinces for the prices aforesaid, declaring all other pieces for *Bullion*, which by this our Proclamation are not valued, prohibiting any of the said pieces to be offered or received; as also to press any of those which are valued, to be paid at a higher price than they are valued, and also offer to put forth other Coins of Gold and Silver valued, which are clipped, washed, broken, mended, neiled, or otherwise augmented in weight, upon forfeiture of all the said Coins so to be offered at higher rates than this Proclamation doth permit: And if the fact be not instantly discovered, to forfeit the value thereof, and moreover the quadruple or the value thereof, or 24 Guilders in lieu thereof, if the said Coins did not amount to six Guilders for the first time, the second time double, and for the third time quadruple; and moreover arbitrable correction according to the quality of the fact.

5 Without that any distinction shall be made, whether the said Coins were instantly paid from forrein parts, or sent from some one Province or Town into another; in which case, if the Receiver thereof will be freed of the said forfeiture, he is to give notice of it within 24 hours after the receipt thereof, unto the Magistrates or other Officers to be thereunto appointed, to the end they may proceed therein against the sender of the said Coin, as it shall or may appertain.

6 Yet shall the said Receiver keep the said Coins wholly to himself, if the said Monies be sent unto him in payment of a former debt, and nevertheless have his action against the party for so much as they shall want of the said valuation: and if the said Coins be sent for any debt as yet not due, or to be made, the said Receiver shall reserve to himself so much as the said forfeiture cometh unto, and the remainder shall be delivered unto the said Magistrate or Officer.

7 The Magistrates in places also where all such Monies are sent at a higher rate than the said Proclamation, shall be bound to make good the inhauncing unto the Receiver to whom the said Monies were sent; yet so, that they may re-demand the same of the Magistrate of the place from whence the said Coins were sent, who shall also instantly re-emburse the same, and have power to recover it, with the forfeitures thereto belonging, and hereby ordained against the persons and goods of those who have sent the same at a higher price.

8 All which shall be observed from the one Province unto another, or the Counting-houses of the Generality, wherein they shall be aiding and assisting each other, to maintain the said Proclamation accordingly.

9 And we do intend that the said forfeiture shall be imposed as well upon the receiver as upon the payer, every one to the full, unless one of the parties did forthwith denounce the same to the Magistrates; in which case, whether it be the receiver or payer, he shall be quit and free of the said forfeiture, and moreover enjoy one third part of the offenders forfeiture.

10 Prohibiting and expressly commanding, That no man from henceforth shall presume to buy or sell any Wares or Merchandises, or deal for Monies by exchange or interest, nor buy new or old rents, or otherwise deal and negotiate than according to the said price and valuation of Monies of this our permission and ordinance, upon forfeiture of the said sums, and moreover quadruple the value thereof.

11 Our intention being, That no payments of Imposts, Demesnes or Revenues of Lands, Towns, Villages, Contracts of Merchandises, Hires, Rents, Interest, or any Debts shall be paid, than according to this our valuation, to wit, every Guilder with the one half of a Lion Dollar, and one pound *Flemish* with three Lion Dollars, or with other Coins of Gold and Silver according to their intrinsic value, as the said Lion Dollar, or the great Golden Royal now containeth. After which two (as being chief and Standard pieces) all the precedent Monies of Gold and Silver are valued, without that it shall be lawful for any man to make any lighter payment than according to the said valuation, upon pain the same to be void, and no course of Law to be ministred thereupon, and moreover to incur the penalty in the next Article mentioned: According to the which, all Courts of Justice, Magistrats of the Bench or Judgment Seats, and all other Justices are to pronounce their Sentences, and to make their Decrees, notwithstanding any trespass, which contrary to our intention or expectation might be practised, or at any time be put in ure, Cancelling from henceforth all those which are contrary to the same, forbidding any execution, deposition of Monies, or other courses of Justice to be done thereupon: Declaring moreover, that all such Judges as shall have pronounced the Sentences, and the said Officers that shall have assisted therein, shall therefore forfeit and incur the penalty of five *Netherland* Golden Royals for every person at every time.

Standard
pieces of the
United Low
Provinces,
1622.

12 And to the end that the stability and certainty of this valuation (which We have taken to heart, and in singular commendation, and intend further to care for) may take the better effect, we do ordain, That instantly upon the publication of this Proclamation, whereof mention is made in the latter end, all Officers being in any Office, Estates and Offices High and Low, Civil or Military, of Countries, Towns, Members of Colledges, or particular Lords within the said united Provinces, shall take their Solemn Oath for the performance of the said Ordinance, to cause the same to be maintained and observed, for so much as any ways may concern their Offices and Commands.

13 And if any of the said persons should perchance be found forgetful, and to have transgressed the aforesaid points, in the paying out or receiving of Coins not permitted by this our ordinance, likewise of Clipped, Washed, Cracked, Mended, Nealed, or otherwise augmented Coins in weight, or giving them in payment at a higher price than this our ordinance; We do order and establish, That all the said forfeitures committed and to be committed, shall respectively be paid double. And Moreover, if they issue any Coins made *Bullion*, or other Monies above their value, they shall be deprived of their Offices upon the verification of the fact, without any pardon to be obtained for the same.

14 And the better to bring this ordinance in course, we do prohibit all Treasurers, Receivers, Rent-gatherers, their Deputies or Clerks, and all other persons being in publique Service or administration, to pay any of the said Monies by assignation or otherwise, but to return the same where they have been received, upon the forfeitures aforesaid, unless it were that the assignment were made upon publick Counting-houses or Banks, and not upon particular persons, as Farmers, Collectors, and the like, being likewise bound by the same Oath: But this is to be done but once by him upon whom this ordinance falleth out, and no farther.

15 And to discover the offences which they might do in their payments, we do order, That instantly when any payments are made, they shall indorie upon the acquittances and discharges of their payments (amounting to the sum of one hundred Guilders) the several species of Gold and Silver wherewith they have made the said payments, and the price according to which they have paid the same, with mention also of the Grains which are wanting and paid for, to be subscribed by him that hath received the same, and to the end that upon their accounts notice may be taken thereof, upon forfeiture that the said acquittances or discharges shall not be allowed, and whosoever doth receive the said species, and not under-write the same, shall forfeit the fourth part by him received.

16 Commanding the Auditors (respectively appointed) to take the accounts of the said Accomptants, to govern themselves accordingly, and not to allow of any acquittances or discharges than is aforesaid, but by the said acquittances to find out the offenders.

Marking and
weighing of
forrein silver

17 Moreover, the said persons are bound, that whensoever any Coins of Gold shall be received by them, which are too light, they shall with a Poncheon mark the same; and upon the Silver Coin they shall for every farthing or eight Grains which the piece is too light, put upon the said piece one Grain or round O before they issue same, upon forfeiture of half a Ryder for every piece.

18 They shall also for those to whom they shall pay any Monies, have in readines Balances and Weights in the places where they keep their Banks, upon forfeiture of half a Ryder for every default to be made therein.

19 And all the said countable Officers, as well general as particular, shall be bound to have this our Ordinance with the figures always ready upon their Banks or Counting-houses, as also a Proclamation fit to be affixed in Print, declaring the valuation of the said Coins, to the end every man may govern himself accordingly, upon forfeiture of five *Netherland* Ryders to be paid as often as they shall be found without them in their said Offices or Counting-houses.

20 Prohibiting all Receivers, Bankers, and Exchangers, their Deputies and Officers, together with all Merchants and other persons of what quality or condition soever, to cull out any Monies, to separate the light ones for to be issued, and with the weighty ones to make a benefit, upon forfeiture of five and twenty *Neiberland* Ryders.

There will be
no cause to
do it.

21 Prohibiting also, that none of the Coins of Gold and Silver which are valued by this our Proclamation (unless it be the *Spanish* Royal of 8, with his proportions) shall be delivered into any Mint to be molten: to which end we command all the Mint masters of these Provinces, that they do not receive any of the said Coins for to melt them; And if any be so brought unto them, to detain the same, and to give notice thereof to the Generals of the said Mints, to proceed therein as it shall appertain: And whosoever shall be found to go about to sell the said Coins, or hath fold or broken the same, we will have the same to be forfeited, and the double thereof over and above.

22 Prohibiting also the importation of any Coins, not valued by these Presents, either of Gold or Silver to be brought in, for to be distributed.

23 And for the better discovery of the said first authors or importers of prohibited Coins, We do command all our Officers to do their utmost endeavors to inquire of those with whom they shall find any of the said Coins, of whom they had the same, and so from person to person, until the first importers, causing them to be punished as aforesaid, unless some can name his first Author, wherewith he shall be cleared of the said forfeitures: And if he do voluntarily accuse his author, he shall enjoy the one third part of the same, and the said first importer shall be banished out of all the said Provinces.

24 If any Officers shall make doubt, that any of the said persons have not dealt well, or mis-behaved themselves, then shall they, with the Magistrate, have authority to put them to their Oath, of whom they have received the said Coins, and at what price they have received and paid out the same: And if he deny to declare the same
by

by Oath, he shall be taken as convicted of the said trespass, according to this Ordinance; But if without equivocation he will roundly declare the truth, whereby the fault shall appear, he shall be pardoned of the forfeiture, and also enjoy one third part of the offenders penalty, if it be to be had.

25 Also in like manner they may, and we do authorise them by these presents, to seise and open coffers, trusses, and the letters of Messengers, where they have suspicion to contain any coin; Provided always that the said opening be done in the presence of him to whom the said Coffers, Trusses, or letters were directed, if they can instantly come at them; besides some one of the Magistrates where the said seisure is made, to the end that thereby the name may be known of him who hath sent the said Monies at higher prices, and to none other effect.

26 All which penalties and forfeitures shall be distributed; the one third part to the poor of the Town where the penalty falleth, and the other third part to the accuser, and the other third part to the Officer who shall challenge the execution to be done; unless it were that the said forfeitures did exceed the sum of five thousand Guilders: in this case the one half shall be for the benefit of the Common Cause, and the other half to be divided proportionably between the said three parties. And to the end the accuser shall do his uttermost diligence herein, his name and person shall be concealed so long as possible it may be.

27 And herein we understand, That not only the person which hath committed the said trespasses shall be subject to answer for himself, but also for them of his Family: The Husband for his Wife, the Parents for their Children, the Masters and Mistresses for their servants, Men or Maids, unless it were the said servants had done the same without their privity or knowledge.

28 And to the end that this our present ordinance may be kept and fully accomplished in all her points; We do order and command all the officers of our said Provinces, and every one in his office, to have an especial care and regard of the infringers and Transgressors of this our Ordinance, and to bring them before the Magistrates of their jurisdiction: Without that the said forfeitures be any ways diminished, upon penalty to be deposed of their said offices, and ever after to be disabled to serve in any office, without that they may excuse themselves by ignorance, or by a general transgression of our Ordinance; which excuse shall not be available unto them, but Our intention is to punish them for their negligence and sloath.

29 We do further command all Magistrates and Justices, That setting aside all other businesses and affairs, they do proceed herein summarily, only the truth of the fact being known, to the condemnation of the transgressors, as soon as by two Witnesses they shall be convicted. And herein shall the testimony of the like Offendor be admitted; and their sentences shall be without appeal or any prejudice.

30 We will and command, That whensoever it shall manifestly appear that the persons have transgressed, and are found upon the fact, or that by two Witnesses the same can be proved against them, the Offendor shall be bound to deposit the said Forfeitures before he shall be admitted to defend himself by the Law, whereunto he is to be compelled instantly, by the apprehension of his person, and otherwise: And if it be found that he is not able to pay the said penalties, he shall be punished by corporal punishment, as the cause shall require.

31 The Judges and Magistrates shall have no authority to diminish or moderate their decrees and sentences concerning the said penalties, upon forfeiture to pay themselves the double value thereof: And if any of the said Offendors shall obtain of the higher Powers any favor or abatement, yet shall they be bound to satisfy the Accuser and Officer for their said part proportionably, according to the said forfeitures.

32 And to the end that our Ordinance may be better observed, we do will and order, That the Council of State of the said Provinces united shall call before them the Receiver General of the said *Netherlands*, the Receiver of the Contributions, Confiscations, and other ordinary means which are letten to Farm, or to be collected, together also with the Commissaries, Clerks and servants of Counting-houses, as
also

also the Commissioners of Musters, Amunition, and Waggon, and to cause them solemnly to swear to observe and keep all the points and Articles of our said Ordinance.

33 The Council of State also shall appoint Commissioners for Musters, to take by the course thereof the Oath of all Colonels, Masters of Horse, Captains, Lieutenants, Ensign-bearers, Serjeants, Clerks, and Solicitors of Companies in our service Military: Which Oath being taken, shall forthwith by form of Act be sent unto the Council of State.

34 Likewise that the Council of Admiralty, the Officer of Convoys, Masters of License, their Commissaries, Clerks and Servants, and others that are accountable, shall do the like.

35 We do further order, That the Committees of our Council, Council Provincial, or of finances of every respective province, for themselves, or their Committees shall call before them all accountable Officers, as well Stewards of the demains and spiritual livings, Receivers of the ordinary means, Collectors of Tolls, and all others, with their Clerks and Servants, which have the managing of Coins of particular provinces. *Item* the Registers and Secretaries, Advocates, Proctors, Wardens of Colledges, Courts, and Chamber of Finances, to take the aforesaid Oath.

36 The Committees of States, and their Deputies or Council Provincial, shall have care also, that all the Towns and Villages of the said respective Provinces, shall take the said Oath before them that are accustomed to take the same: And where the same cannot conveniently be done, the said Committees of States, their deputies and Provincial Council, shall appoint in all Towns and Villages some persons to take the said Oath, before the Borough-masters, Magistrates, Treasurers, and Secretaries of the said Towns and places. Also the Governors of the *East-India* Company, and all other Companies already erected, or which hereafter shall be erected, as also all Treasurers, Receivers, Rent-gatherers, and their Committees, or Clerks of Lords, Princes, Earls, Barons, and other higher powers: *Item*, all Deacons of Churches, Masters of the Hospitals or Orphans, Almoners, and all those that serve in Alms-houses, Houses of Correction or Colledges, and their servants. *Item*, all Bankers of Monies, their Deputies and Servants, all Masters of Corporations or Societies, Masters of Handicrafts-men, or Trades, such as live by Rents, Merchants in Gross or by Retail, Shopkeepers, Brewers, Wood-mongers, Herring-mongers, Cheese-mongers, Dyers, Beer-mongers, Inn-keepers, and Tapsters, and all those that use any Trade: *Item*, all Chamberlains and Notaries resorting under them, Collectors of small duties, Farmers, Impost-masters, and of Consumptions, Tole-gatherers, Gatherers of Poundage, Brokers, and their Committees, Clerks and servants within Towns and other places residing respectively under them. And further all those that the Magistrate of every Town, place, or Village shall hold convenient, or judge to be necessary, shall take the said Oath, upon penalty (in case of refusal) to pay every day three Guelders so long as they do not perform the same according to the Proclamation: and moreover to lose their freedom of a Citizen, and of their Trade, Office, or Traffick; so as no man shall be admitted unto his Office, Trade or Traffick to exercise the same, until he have first (in conformity of our said Proclamation) taken the said Oath.

37 We have also concluded and thought good, That the Council of State, the Council of the Admiralty, the Committees or Deputies of the said respective Provinces, and all Courts of Justice, shall promise under their Signature, upon the Oath they took at the entrance of their Office, to keep all the said points and Articles, none excepted. And the said Courts of Justice, shall (in form of Act) send the said Oath of all the said several persons mentioned in the former Article to the said Lords, Estates of the said respective Provinces, or in their absence to the Committees or Deputies of States, within fourteen days after the publication hereof: Which Committees or Deputies of States shall within other fourteen days after that, send the same unto the Estates General, to know thereby that this our Ordinance is received, and the observation thereof Established: The like is to be done by the Council of State, or of the Admiralty

Admiralty and their Committees or Deputies, and others within the time aforesaid.

38 Over and above all the aforesaid Oaths, to be done respectively by every one, the said Provinces have mutually promised, and by these presents do promise each to other, to observe and cause to be observed the said Proclamation in all and every point and Article, without any alteration to be done therein, making void and annihilating from henceforward all particular grants, consents, ordinances, priviledges, permission or command, which (contrary to the said valuation) in part or in the whole, by any of the said Provinces, Towns, Colledges, and Magistrates, or other members of the same, might be given and granted, being opposite to the common good and welfare of the Country.

39 Also because that hereby the said valuation is much eased, for the multitude of Coin, whereby it is apparent, that many Coins of Gold and Silver *Bullion* shall be incident in these Provinces, to the end our inhabitants be not overmuch charged with the same, but with the least grievance might be freed thereof; We will and command the Generals of Mints, instantly and with all speed, to take care that in all Towns of these united Provinces, with the approbation of the Magistrates respectively, where there are no Banks of Exchanges, nor Exchangers, there be appointed one or more persons of credit and reputation (as the convenience of the place shall require) to be Exchangers: And in places where such persons are to be found as are fit thereunto, that the Magistrates shall procure them, and give them honest recompence, and to furnish them with convenient instructions and commissions, unto whom ~~or~~ into the Mints, every man having *Bullion* shall deliver the same, as is mentioned in the Manuals thereof: Prohibiting unto all men that are not authorised thereunto, not to meddle with any Exchanging function directly nor indirectly, upon forfeiture of fifty *Netherland* Golden Ryders *in specie* for the first time, and double the second time, besides arbitrable correction: The one third part to the benefit of the Officer, the other third to the accuser, and the other third to the Exchangers of the place where the said penalties or forfeiture shall happen.

40 And for the better observation of this present Ordinance and Command, We do order and Command, That the same shall be published in all accustomed places where Proclamations are made, every three Months precisely, and as often as occasion shall require to be renewed and published; requiring therefore the States of every respective Province, and their Committees or Deputies of States to cause the said publication to be done at the days nominated.

41 Finally, albeit We have caused the said valuation to be established upon a firm and sure ground, without limitation thereof to any time certain: Nevertheless to accommodate, and for remarkable reasons, We have condescended and tolerate, that the following species of Gold only and none other, shall be issued and received for the prices hereafter, until the last of *September* now next ensuing.

42 Provided always, That all Sentences pronounced before the date of these presents, for the payment of any Monies, according to the permission of that time, shall remain, and be maintained and satisfied, according to the tenor thereof; without that by the said valuation, or following toleration, any thing to the contrary shall be innovated or abolished.

43 Also during the said toleration, no Coins to be paid for Lands or Heritages, or Rents upon Bills, or payments upon Obligations (until *January* last) shall be drawn against the will of the party to the said prices of toleration, but are to be performed according to this present valuation.

44 Likewise the said Banks of Exchanges, shall have no power to take in payment the said Coins at higher prices, nor to issue the same otherwise than the said final valuation, and not according to the following toleration, which (as unnecessary) are here omitted, the time being expired.

Observations concerning the said Proclamation and Ordinance.

THatt he manner of Popular Governments in their Proclamations, Placcarts, Edicts, and Ordinances doth much differ from the Proclamations which are made in Monarchies, where Magistrates and Judges are of greater reputation and dignity, according to their Royal Parliaments.

That in the year 1594, all Mints stood still for one whole year to prevent the inhauncing of Coyn between man and Man: And the said States did declare, that it was not in their power to reform the same, so long as the 17 *Netherlands* were divided; every one claiming as absolute Authority as the other, as members of one Body. And that now they have devised a course to make their Proclamations effectual within the United Provinces, to their great benefit, if we will consider the nature of the former valuation of Coins made by Princes and Merchants, with their severall Branches, which by policy are made inconstant. And *Germany*, *France*, and other Countries, have not as yet taken any course in their Monies, answerable thereunto.

That the Lyon Dollar, and the great Golden Royal of the said United Provinces are valued and made the Standard-pieces of all the Gold and Silver Coyns made currant by this Proclamation. And that all other Coins of what Kingdoms or States soever are made Bullion, and not to be currant within the said Provinces.

That Silver Coins shall be weighed as well as the Gold, whereby a more certainty may be made in the calculation of the Par for exchanges, the rather for that their species, are far less in number, and the proportion between Gold and Silver can be better discerned; yet without the rule of exchanges by Bills, still great advantages may be taken by one Nation against another.

The Coining of Monies is a mark of sovereignty, so that the melting of Mony is a great matter of State.

Decreed four upon the hundred.

That the scope of this Proclamation is to set their Mints on work, by abolishing all the severall Coins of Gold and Silver of all Kingdoms not valued or made currant thereby, which may be seen by the former declarations of their weight and fineness; in so much that whereas in the year 1586, when the Earl of *Leicester* went over to take the governments of those Countries, by the direction of the late Queen *Elizabeth* of blessed memory, the Lyon Dollar, (made now to be the Standard-piece) was valued at thirty six Stivers, and the *English* Shilling (which is now required to be delivered by weight) was valued at ten Stivers: And now the said Lyon Dollar (albeit decreed after the former inhauncement) is still valued at forty Stivers, which is one ninth part increased, according to which the *English* Shilling ought to be increased also $\frac{1}{9}$ part, which for 10 Stivers would be 11 Stivers and $\frac{1}{9}$ part, whereas the same is inhaunced but to 10 Stivers and one half, and no more. The difference in Exchange (according to valuation) being in the one after the rate of 35 of their Shillings, for our 20 Shillings, and in the other above 37 Shillings in the main Standard-Coin, and much more in the smaller Coins; whereof more hereafter concerning Exchanges.

Modern and ancient Standards of Gold and Silver.

The like consideration is to be had for the valuing of Moneys of other Countries, whereby Authority will rule their own, and not according to the rule of other Nations, but by equality and equity, which no Nation can control or contradict: Wherein consider we likewise the Standard pieces of the late Arch-Duke *Albertus* of *Austria* for the United Provinces, declared by their Proclamation in the year 1611, and we shall find the like ground and foundation to their advantage, albeit they seem to find fault with the disorderly course of Monies, which is one of the greatest Policies in State-affairs. The said Arch-Duke made (as now the States have done) his own Coins of Gold and Silver for Standard pieces, namely the double Ducat of 23 Carrats, $3\frac{1}{2}$ Grains of Gold, at 7 Guilders and 18 Stivers: And the pieces of three Royals, at 15 Stivers of ten Ounces and 18 Grains fine, by their calculation in the Pound weight Troy. And by these means there is a new foundation laid down for Monies in the said 17 Low-provinces, where heretofore they always had the *Phillip* Dollar of ten Ounces fine, and the Emperors Royal of Gold of 23 Carrats $3\frac{1}{2}$ Grains fine for their Standard pieces. *Qui vadiè planè vadit sant*, taketh not always place.

Lastly

Lastly, that the Mints of certain Lords are called Hedge Mints, which are not under their command, as *Batenborg, Heall, Bagen, Vianen, Gronswelt, Rechein, Gevar-den, Stenwart*, and others, may follow their own course in the Coining of Monies, and by the means of commerce alter all these ordinances. For in the said year of 1586 all the said Forfeitures and Penalties were far greater, and the melting down of Queen *Elizabeth* her Coin was prohibited upon pain of death and goods; yet all was neglected, and came into disorder by command of Gain, which being taken away by a true course of exchange, is the only remedy to make the effects to cease, and all other means are fallacies, and to be abused, &c.

C H A P. X.

Of the Laws and Prohibitions against Usury.

MAny are the Authors which have written against Usury in all ages, every man according to his Profession, most especially the Divines, who have the word of God for their Warrant, wherein also the Ancient Fathers have been very strict to construe the same accordingly, making any thing taken above the Principal to be Usury, because the very word of Usury in the Hebrew Tongue is called a Biting, of this word *Neshech*, which is nothing else but a kind of Biting, as a Dog useth to Bite or Gnaw upon a bone, so that he that Biteth not, doth not commit Usury; for Usury is none other thing than a biting, as I said of the very Etymology and proper nature of the word, otherwise it cannot be called *Neshech*, as the *Hebricians* say.

Definition of Usury.

According to the definition then of Biting Usury, we are to proceed in this discourse, after that we have briefly declared the Laws and Prohibitions against Usury, wherein we must begin with the Holy Scripture, observing these places.

God saith in the 22 of *Exodus* *If thou lend Money to any of my people that is poor by thee, thou shalt not be an Usurer unto him, neither shalt thou oppress him with Usury.* In another place, *If thy brother be waxen poor, and fall into decay with thee, receive him as a stranger, or a sojourner, and let him live by thee, and thou shalt take no Usury of him, nor yet advantage, but shalt fear thy God, that thy brother may live with thee. Thou shalt not lend him thy Money upon Usury, or lend him of thy food to have an advantage by it.* Add unto this the places noted in the Margin, and so let us come to the Holy Ancient Fathers. *St. Jerom* saith, there is no difference betwixt Usury, Fraud, and violent Robbing. *St. Aug.* saith, An Usurer is he (said to be) who doth demand more in Money, or any thing else, than he hath delivered: According to which the said *St. Jerom* also saith, That some do think Usury to be only in Money; but let them well understand, that Usury is an Overplus in any thing above that which was lent. *St. Ambrose* likewise saith, If any man take Usury he doth commit Extortion, Rapine, and Pillage, and shall not live the life; as who should say, he should die therefore. To omit many other of the said Ancient Fathers, *St. Bernard* saith, that the Usurer is a Thief in law, because the Civil Law telleth him before hand what it is that he must rob from others, as who should say such Laws as permit Usurer are lawful thieveries. Hereupon the Canonists have made Usurers to be defamed persons: And if any man make (by his last Will and Testament) any goods unto them, the Testament may be broken; neither are they to communicate with Christians, or to enter into their Congregation to offer any oblation; and

Holy Scripture.

Levit. 25.
Deut. 23.Psal. 15.
Ezech. 18.
Matth. 5.
Luke 6.
Ancient Fathers.

Amb. de bono mortis.

Canon Law.

when they are dead, they should not be buried in Christian Burial, and if they be, the doers thereof are excommunicated.

Decretals.

Decretals and Clementines, made by divers Popes, are directly against Usury. *Alexander* the Pope doth strictly forbid all Usury, not only unto the Clergy, but also unto the Laity. In the Book of *Sextus Decretalium*, *Gregory* the tenth Bishop of *Rome* of that name, saith, We (being desirous to stop the Gulf or Whirl-pools of Usury, committed, which doth devour Souls, and utterly wasteth wealth) do command upon the threatnings of Gods Curse, that the Constitution of the latter Council set forth against Usurors be without any violation at all, fully and wholly observed: And thereupon a Prohibition is made, That no Corporation, Colledge, or University, shall let any house or dwelling place to any stranger Usuror.

Civil Law.

Baldus the Civilian speaketh bitterly against Usurors in his Book of Councils, saying, That Usury is a gainful Piracy, contrary to Nature, upon the loan of any thing that consisteth upon Number, Weight, and Measure. *Bartolus* saith, that all Usury is utterly forbidden, and offensive to God and man: So doth *Panormitane*, and divers others learned in the Civil Law.

Aristotle.

Aristotle in his Politicks saith, That such Mony as bringeth forth Mony through Usury is an ugly beast that bringeth forth Monsters from time to time, such as are not in Nature.

Genitius Law.

The *Romans* being in their most flourishing estate, made a Law by their twelve Tables, that no man should put forth Mony upon Usury, but after one in the hundred, called *Fœnus unciarium*, whereas before that time, rich men might take at their pleasure. Afterwards it was ordained at the intreating of the Tribunes to take an ounce and a half, and that was thirty shillings in one hundred pounds: After that it came to four in the hundred, called *Triens*: And last of all to 6 in the hundred, called *Semissis*. And yet all these alterations and diversities of suffering in Usury notwithstanding, one *Genitius* a Tribune published a Law, That it should not be lawful for any man to be an Usurer at any hand, or by any manner of means; and so by all devices that might be, it was utterly forbidden by divers Edicts and Proclamations, which being often repressed, did yet notwithstanding break out by wonderful strange means. Wherefore *Tiberius Cæsar* to remedy this evil, and that no Usury should be used, he caused a Marvellous Mass of Mony to be laid in bank, to the Sum of two Millions and an half of Crowns, being 500000 pounds *English* or *Sterl.* and took order that every man should have credit for three years without paying any Usury at all, putting in surety for the double value of that he borrowed. And *Cornelius Tacitus* (a renowned Writer) saith, The Canker of Usury is an old venomous fore, and the chiefeft head and cause of Rebellion and variance in Countreys and Common-Weals; and therefore it was altogether banished in the old time, when least corruption of Life appeared amongst men. *Lucullus* so hated the excessive dealings of the Usurers, that whereas all *Asia* was overwhelmed with Usury, he cleared the same utterly from all Usurers. And so did *Cato* in *Sicilia*.

Cornelius Tacitus.

Emperours.

Antoninus Pius, *Alexander Severus*, *Claudius Vespasian*, *Leo*, and divers other Emperors did restrain the covetousness of Usurers from time to time: And the Emperor *Charles* the Fifth (of late years) at an Assembly at *Augusta* in *Germany*, did conclude with the assent of the whole Empire, That no manner of Contract that had any fellowship with Usury should be allowed; but rather that all Usury should be avoided for ever, and be never more used, and if any were found to have made any such Contract, the same man to forfeit to the Magistrate or ordinary Judge, the fourth part of his principal Sum.

Philosophers, and Orators.

Plato the Philosopher warneth among other things, in his fifth book of Laws, That no body, whatsoever he be, that will bear the face of an honest man, do let out his Mony for Usury or Gain. The like, saith *Cicero*, and many other learned Philosophers and Orators, as we have noted of *Aristotle*.

Law-givers.

So did divers Law-makers banish Usury, and utterly suppress the same; as *Lycargus* in *Sparta* among the *Lacedemonians*, *Amasis* in *Egypt*, *Solon* in *Athens*, *Sergius Galba* in

in *Africa*, being governour unto the Emperor *Claudius*, and divers others. So that Usury is condemned and forbidden by the holy Scripture, the Imperial Laws, Civil and Canon Laws, ancient Fathers, Decretals, Learned Philosophers, eloquent Orators, Historiographers, and Law-givers. The consideration whereof caused me (some years since) to write a small * Treatise of the operation of Usury in Kingdoms, States, and Common-weals; shewing (although allegorically) the effects of it, with the six members of every Common-wealth; which are Clergy-men, Magistrates, Noblemen, Merchants, Artificers, and Husbandmen, by overthrowing the harmonical Government of them, by too much enriching some, and by oppressing and impoverishing some others, bringing the instrument out of tune, when as every member of the same should live contented in his vocation, and execute his charge according to his profession, whereby all things should be governed in the best and most assured manner that can be devised, and (as it were) seeking a kind of certainty in uncertainties, which is termed (Policy:) For all worldly and transitory things being mutable, maketh the World properly to consist of discord and dissention, a very uncertain ground to build upon, and yet a certain equality and concord is required in every well governed Common-wealth, the Prince and Governour having the disposing both of the one and the other: Equality concerning Traffick and Commerce betwixt his Dominions and other Countries; and concord amongst the members of a Common-wealth, when every member thereof doth live contentedly and proportionably in his vocation. Both these are contounded by intolerable Usury, which is described under the invented History of *St. George*, whereby our Saviour Christ was prefigured, delivering the Virgin (which did signifie the sinful Souls of Christians) from the Dragon, or Devils power. So by the Person of *Saint George* is understood the Kings Authority, armed with the right armour of Christians, who with the Sword of the Spirit of Gods most holy Word, Explained and Corroborated with severall other Laws, signified by the Pybald Horse whereon he was mounted, did destroy the Dragon (Usury) having two Wings to advance himself, being *Usura palliata*, and *Usura explicata*, and his inconstant Tail *Cambium*; the Virgin or Kings daughter (being Treasure and Monies) to be devoured by his means and Forreign Nations. The allegory whereof requireth a due consideration, and would in plain terms be distasteful to divers. This Dragon bringeth inequality in a Common-wealth by the means of his Tail, wherein lieth his greatest strength, making the expences thereof to surmount the Revenues. In the curing of which disease, those would be thought to be very foolish Physicians, that by their Medicine should cast the Body Politick of a Common-wealth into a more dangerous sickness. Wherefore as the wounds of this Dragon (Usury) are inveterated, so must he be dealt withal by degrees and lenity, admitting him for the time (as most States and Governments do) as a necessary evil, in regard of Traffick and Trade; albeit that many Usurers are like unto Jews, who think it lawful for them to take any Forfeiture, be it never so unequal and unjust, any Mortgage, any Pawn, nothing is amiss for them; they are not afraid of that Wenin which we call *Anatokismos*, that is, Usury upon Usury: no, they dread not to take ten upon the hundred if it were for a week.

The pretence of the Jews is because we are Strangers, as if we were all Canaanites, or some of the seven Nations which were as well to be oppressed by Usury, as to be rooted out by *Josuah*: But these men cannot alledge any thing in their defence; but greedy lucre.

* *Saint George*
for *England*.

The History
of *St. George*.

A necessary evil.

C H A P. XI.

Of Usury Politick, and Moneys delivered at Interest.

IN the precedent Chapter you may perceive what Laws and Prohibitions are made against Usury: And nevertheless the practice of it is most usual in many Kingdoms and Common-weals, and the Laws are also made accordingly; for this Sin is rather in the Conscience, than in the Act, and therefore there is no penalty Imposed upon it by Gods Law. True it is that the Statute Law of *England* doth tolerate ten upon the hundred, and so do some other Laws, 12 and more: But the intent and not the rigour thereof, is to be weighed for the clearing of Justice; and the preamble of the said Statute Law in the narrative part saith, That whereas Usury is against all Divine and Humane Laws, yet ten upon the hundred is tolerated to be taken for the year, which by way of forfeiture in the nature of a punishment may be sued for by Law: But if there be never so little taken above the said rate of ten upon the hundred for the year, the principal is lost and treble damages.

Threefold
Usury.

Cato de Rusti-
ca.

The word Usury was not so odious in times past, as it is now taken by the abuse of Usury Politick, no more than it is in Usury Natural, and Usury Spiritual and my meaning is not to maintain Usury Politick in all respects, contrary to the opinion of Divines that have the word of God for their warrant; but the over preciseness therein may breed a great inconvenience to the Common-wealth. The Law of God did not punish theft by death, but only by restitution; and as *Cato* saith, when a thief was punished to pay the double of that he had taken, the Usurer was always condemned to pay four times the value. The Laws therefore are made according to the alterations of times, Nature, Condition, and Disposition of the people, and simply to say that any thing taken above the principal is Usury, is wonderful strict, unless you take the Word Usury to be Biting, because the same is never hurtful but where it biteth; and the matter of Conscience consisteth in the not getting of your debtor, and not in the taking of much or little Interest: The Usury is greater therefore to take but two or three upon the hundred of a Merchant, who maketh a greater gain thereby, according to the Holy Scripture, *Pecunia non potest parere alienas negotiari miseras; fratrem non mordebis, non munera super innocentem*, which was the cause that by the Laws of the *Romans*, he that took Usury of the poor was more punished than he that took, nay than he that did steal from the rich: For no man is bound by Law or otherwise admonished to lend Money to those that have no need of it; and there is on the other side a Conscience to be used, if a man have gotten well by another mans Money, and doth pay the same again without any Interest or profit.

Usury ex
damno habito,
improper.

Also in case of Interest taken it is considerable, that if I do lend Money to him that hath need, and can afterwards prove that for want of that Money I have sustained great loss, or if my debtor do break day with me when I look to have it at the time appointed, and so am endangered to my neighbor for my necessary payments, it is great reason that my debtor bear my loss, rather than I should sustain harm or danger for my good will. And this is defined to be a gain to be taken, *ex damno habito*, and it being so, is improperly called Interest, in defence of Usury. In like manner, if a shop-keeper lend Money freely to his neighbour till such a day, having then occasion to use it at some Fair, to lay it out in Wares, if he break touch, the Shop-keeper may in justice take the benefit for his Money, losing the profit which

which he should have had by the wares which he was hindred to buy, and this is taken for *lucro cessante*: But in neither of these was an intention to deliver Money at Interest. *Ex lucro cessante.*

Some are of opinion, That it is better for them to deliver their Money by exchange, and that therein they are less to be evil thought on, than by dealing upon Usury: But this difference consisteth only in the name; for they have both an intention of gain upon Money, and do bear an adventure for the loss of their Moneys: Whereas the one is bound to receive but ten upon the hundred at the most, and the other doth expect fifteen or twenty upon the hundred at the least, only in regard he beareth an adventure to lose by Exchange (which is very seldom:) but still the intention remaineth, which should be the surest guide of Conscience to take away all counterfeit pretences. Difference of gain by Usury and Exchange.

The *Venetians* and others allow no Interest at all, but approve the benefit and course of exchange, although it be above Interest.

By the aforesaid Rules, Usury is weighed straightly in regard of Charity, albeit it may fall out otherwise that the borrower hath sinned; therefore in such cases circumstances are to be considered, and then Judgment to be given accordingly. If I deal with a Merchant that maketh gain of my Money with his Trade and Commerce, and is well able to pay me again, being chiefly enriched by my means; why should not I in reason have part of his benefit and advantage, when by my goods he is grown rich? Suppose four men are become partners, two do disburse large sums of Money, and the other imploy their labour and industry to make (by lawful trade) a great benefit thereby, is it not reason that the other two (although they were idle at home) should have part of the benefit? You will say, you hold this reasonable, for it is no Usury at all: But these two men take ten in the hundred for their Money; nay, then you reply and say, It is Usury, although the other two had gotten thirty in the hundred by it: How can this be a biting Usury? But they have not born the adventure of the Seas, but conditioned a certainty; the answer is, That they have not born the adventure of the Seas, but many other casualties besides; and in trusting them that had no means of their own: Well therefore, say you, I will not deliver my Money but to Rich men; herein you shew no charity, and may be deceived too, for you know not what Money a man hath in his purse; so that your conscience is still the surest guide to direct you with prudence, as the loadstone doth the variation of the Pole. So much for particular persons. Objection. Answer.

Now coming to examine what the Kings of *England* have done concerning Usury, we find that both before the Conquest and after, Usury hath been banished by some Kings, and by some other Kings it hath been tolerated, according to the times and occasions.

King *Edgar* before the Conquest, did utterly forbid all Usury; so did King *Edward* the first, who did send out of this Realm, as well the *Italian* Bankers that came from Pope *Gregory* the tenth, called *Curfini*, as all manner of Jews, who did mightily oppress the Realm. To omit what other Kings have done, we know that *Henry* the 8 in the 37 year of His Reign made a Statute, whereby none were suffered to take above ten in the hundred upon loan, either for Wares or Money: And this was repealed by the Statute of *An. 5. Ed. 6.* which afterwards being found against Policy was abrogated. So the Statutes of Queen *Elizabeth* did succeed, which do tolerate the said ten in the hundred, which are of such strength and continuance at this present, that King *James* himself is contented to allow the said rate to the *Londoners* for some Moneys borrowed of them; wherein (as I said before) time and occasions do alter things, and as the case for the present standeth with *England* and Foreign Nations, we have Usury like a Wolf by the Ears, dangerous to be kept, and more dangerous to abandon the same. This Usury being indeed exercised to the poor or to the rich, without respect of damage ensuing, becometh intolerable: but in case of Interest, when time of payment is neglected in the State of Orphans in mutual hazard, or in hazard publick, simply to disallow it is to cut off all Trade and Commerce, or reparation of damages, and to go about to remedy a mischief with a greater inconvenience. Bankers sent out of the Realm. Where Usury is allowable.

The

I. Cos. de C.
Usuris.

The Law of *Justinian* the Emperor, doth therefore moderate the course of Usury, which is much to be regarded, where the words are thus, as followeth.
 " We have thought necessary to make a general Law or Statute touching the quantity of Usury, bringing the old, hard, and most grievous weight of the same, to a certain moderate stay or mean rate. Therefore We command those Noblemen that are Earls, or their betters, that they do not make any stipulation or firm bargain by any manner of Contract whatsoever, great or less, for Usury or gain to be had above four in the hundred. Those that are guardians or governours over handicrafts-men, or places where Artificers do work, or else do use any lawful trade of Merchandise; We will that they shall moderate their stipulation, or firm promise taken in any bargain to eight in the hundred. And as for those that do adventure their goods beyond the Seas, and put out their substance upon their own hazard; such may lawfully demand by firm promise to receive twelve in the hundred, and in no wise to take above that rate; although by the old *Roman* Statutes it hath been lawful to exceed. And we will that all other men shall take only six in the hundred above the principal, and the same quantity of excess in no wise to be enlarged in other Contracts, where Usury is wont to be demanded without stipulation or covenant made: Neither shall it be lawful to the Judge to increase the foresaid taxation or rate made, by reason of the Custom used in any Country, &c.

Difference of
the rate of
Usury.

This Imperial Civil Law, having a regard to the quality of persons was duely observed, albeit the lender of the Money could have taken more, when the borrower would give it to serve his occasions, without this precise observation of the quality of persons. A matter considerable now adays since the *West-Indies* have been discovered, whereby the currant of Moneys is divided into many Countries, and runneth also according to occasions, and the Policy of States and Merchants. For the Toleration and Permission to deliver Money at Interest, doth differ in the Rate in most Countries, taking in one place more, in another less, according to the Traffick, and Merchants devices.

A Policy by
plenty of Money.

In *Poland*, *Lithuania*, *Prussia*, and other Countries adjacent, when they do abound in Corn, Money is commonly very scarce, and the price of Corn thereby much abated; at which time they will rather Tolerate or Proclaim the Moneys to be enhanced in price, or to be delivered at Interest after fifteen, twenty, and sometimes twenty and five upon the hundred for a year, or a lesser time; hereupon presently, great store of Money cometh from all places thither, which maketh the price of Money to rise. Afterwards when many Ships are laden, and the Fleet departed from *Amsterdam* and other places, then the Interest beginneth to fall accordingly.

In the *Low-countries* it is lawful for a Merchant to take twelve upon the hundred for a year, and after the rate for the longer or shorter time within the year. But this rate may not be exceeded, unless it be upon some conditions of casualties or adventure.

Interest upon
Interest.

The *Romans* and *Grecians* made a difference, as hath been noted, according to the Law of *Justinian*. But the taking of one in the Month was most usual, because Merchants were the most lenders. And this twelve *pro centum* is to be understood also to be Interest upon Interest, wherein equity is to be observed: For this 12 pounds being delivered out again unto another, is *pro rata* as beneficial as the 100 £ principal. Albeit in case of damage, when matters between men are grown litigious, and depending in suits, then the Courts of Equity will account the whole time for the forbearance of the Money, according to the years past, without any Interest upon Interest.

Usury a measure
of Mens
actions.

Politicians or States-men are to have a serious consideration of the operation of this Usury politick, as a property inherent unto Money, because that according to the rate of Usury men do measure all their actions by trade and traffick, or purchase, build, plant and bargain in all things accordingly. And Usury is so inherent, and doth properly grow with the decay of traffick, as pasturage doth increase with the decrease of tilling. Whereupon the following considerations are to be handled as matters of moment, especially in Kingdoms and Common-weals which have no Gold or Silver

The decay
of Trade in-
creaseth Usury.

mines

mines of great value, but abundance of forreign Commodities returned for the great plenty and quantity of their home Commodities, wherein the high continual rate of Usury may prove more prejudicial than the abovesaid Policy of *Poland, Lithuania*, or other Countries can be beneficial unto them. For we see that generally all Merchants when they have gotten any great wealth with us, leave trading, and fall to Usury; the gain whereof is easy, certain and great: Whereas in other Countries Merchants continue from generation to generation, to enrich themselves and the State; as we find divers renowned Families in *Germany, Italy, Spain*, and other Countries.

There was this last year a Tract against Usury presented to the high Court of Parliament of *England*, shewing the inconveniency of the high rate of Usury after ten in the hundred, in comparison of the lesser rate of six in the hundred, taken in the Low-countries, where Mony is so plentiful: And upon this difference is a certain operation of Usury noted to be predominant over us, both in our Trade, and other affairs. Anno. 1621.

First it is alledged, That by reason of the high rate of Usury, not only rich Tradesmen give over Trade, but a number of beginners are undone and discouraged thereby, their industry serving but to enrich others, and begger themselves. Reasons against the high rates of Usury.

Secondly, That many Trades themselves are decayed thereby, because they cannot afford so great a gain as ten in the hundred, whereas if the rate of Usury were no higher than in other Countries, they had subsisted and flourished still, and perhaps with as much advantage to the Publick, as those that bring more to the private Adventures, which ought to go together, or else the Common Good of the State is seldom greatly advanced.

Thirdly, That by this disadvantage between six and ten in the hundred, other Nations, and especially our industrious neighbours do out-trade and underfel us, for they almost double the use allowed, which we cannot by paying ten in the hundred; whereby also all contributions to the War, works of Piety, and Glory of State are better cheap to them than to us; as also the buildings of Ships or hiring of them, and all other things.

Fourthly, That above all the rest, it maketh the land it self of small value, causing the same to be sold so good cheap, that men do not seek by industry any more to improve them, which is plain both by example and demonstration. For we see in other Countries, where the use of Mony is at a low rate, lands are generally sold for 30, 40, and some for 50 years purchase, being the best assurance, and securest inheritance which men have, and therefore bearing still a rate above Mony, which would increase if the rate of Usury did decrease: And consequently Labourers Wages and other dependances thereupon, which are therein more amply declared, the scope of all tending to have a moderation in the price of Usury.

Hereunto are certain Objections also alledged, and their answers, to maintain the rate of Usury at ten in the hundred with us in *England*; Albeit other Nations take but four, five, and six, in the hundred, or $6\frac{1}{4}$ which is called rent after the penny sixteen, for six times sixteen and one fourth maketh a hundred, after the manner of the Low-Countries. Objections to the moderation of the rates of Usury.

The Objections are few in number. First, The long continuance of ten in the hundred, and things are well enough. Secondly, That sudden changes are dangerous. Thirdly, That Mony will suddenly be called in, and the borrowers be much prejudiced. Fourthly, That Mony will be harder to come by, and Commerce much hindered. And lastly, That Merchant-Strangers Mony now going here at use, will be carried away again, if the rate of Usury should be called down.

The answer to the first and second Objection is, That the practice of Usury, hath not been so generally used as it is now, when mens Consciences are hardened unto it, without any scruple or indifferent consideration, whereby as in Bodies Natural, so in Politick, Diseases grow by the too much or the too little of a due Proportion in all humane actions. And the rule that Innovations are dangerous holds true, where the Body Natural or Politick is in perfect state of health, but where there is a declining, there to make no alteration, is a certain way to run to destruction. Answer to the objections.

To

To the third, that Mony will be suddenly called in, it may be made or enacted, that the borrowers shall have two years time for the payment of the Mony he oweth, paying the Interest, and observing such cautions, conditions, and limitations as may be thought convenient.

To the fourth objection, That Mony will be hard to be borrowed, it is well known, that the high rate of Usury doth not increase in the quantity of Mony (whereof having plenty) causeth Commerce to flourish, and if Mony at Interest were called down, what will Usurers do with their Mony? They will not keep it by them as a dead stock, for either they must employ it in Trade, purchase Lands, or lend for use at such a rate as the Law will tolerate; so that herein can be no hurt.

To the last and weakest objection, concerning the Mony of other Nations, delivered at Interest here, it is demanded, Whether it be meet to have them to feed upon the Realm, and in process of time to carry out such gains thereby by multiplication of Interest. For to men of understanding in casting of accounts, it is plainly manifest, that a hundred pounds managed at ten in the hundred, multiplies it self in seventy years (being the age of a man) to an hundred thousand pounds, and it is therefore compared to the Butlers Box: For even as men when they are at play, feel not what they give to the Box, but at the end of Christmasts it makes all, or near all, gamesters losers: So there are not few which continue in Usury, that are not ruined. And so the said Treatise concluded ten in the hundred to be biting Usury.

But to apostrophate this discourse, and to remedy the matter, let us but procure to have plenty of Mony really *in specie* within the Realm, together with the means used in other Countries in the lieu of Monies, as the transferring or setting over of Bills between man and man, the payments by assignment in Bank without handling of Monies, and Letters of Credit, or Bills of Exchanges, as you may find in this Book declared. For plenty of Mony will not only prevent, but also effect the benefits intended in the said Treatise, making Usury to decrease in price, as in other countries where they are tolerated to take twelve in the hundred; and yet Monies are plentifully to be had, at five, six, and seven in the hundred: Then will the Kings Customs increase, and Commerce flourish, Noblemens and Gentlemens lands be improved, Merchants and Artificers be encouraged, young Beginners be enabled, Labourers find quick employment, and Usurers may have land for their Monies.

Some will say unto me, considering the Premises, That to take ten in the hundred of a rich Merchant indeed, or of any other that buyeth lands, or maketh gain by the Mony, is no biting Usury. Herein (to qualify the contents of this and the precedent Chapter) I note two considerations for that purpose; albeit that it seemeth no Comma can be made (as it were) from the highest Climate to the lowest Center in regard of the literal words, denounced by way of curse against Usury: For if on the one side, you will take all Texts of Scripture so precisely as men do, without construction; as for example, *Give to every man that asketh of thee, Be always glad, Pray always*, and the like; and on the other side, so little regard them by large interpretations in taking great Usury, what confusion and disorder would this bring to the Common-wealth? Therefore to answer the question, I say, That consideration being had in your particular, and the Party who made benefit of your Mony, there is no biting Usury committed, and no hurt done, but rather mutual love increaseth: But if there be consideration had of the general, there is biting Usury committed, and even upon the poor and Mechanick People. For by your means (and others delivering Moneys at Interest) is the same incorporated into rich mens hands, whereby the meaner sort of people can have none to serve their occasions, but at very excessive and abominable rates, and that upon pawn also: For your delivering of Monies at ten in the hundred, and under, doth enable them to take intolerable Usury of the said most meanest sort of People, as shall now be declared, whereby they do (as it were) devour them; so that in all Kingdoms they are provided for, but here, and until that be amended, your taking of ten in the hundred in

Nature

Interest
which seemeth
incredible

Plenty of mony
decreaseth
Usury in price
or rate.

Phil. 4.
Luke 184

nature before declared, is a biting Usury, although it do not belong unto you to amend the same, but that Princes and Magistrates are to provide for it. For this is a biting, nay a very gnawing to the Bones of your Christian Brother with whom you ought to deal mercifully. As there are three sorts of dealings amongst men, that is, Gift, Bargaining and Lending; so are there three sorts of men, the Stark Begger, the Poor Householder and the Rich Merchant or Gentleman. To the first you ought to give freely, not only to lend freely; to the second you ought to lend either freely or mercifully, and not to feed upon him with excessive Usury: But with the third you may deal streightly, and ask your own with gain, especially when he gaineth by your Money; using in all these a conscience with discretion.

Three sorts of men, and three sorts of dealings.

CHAP. XII.

Of Intolerable Usury and Lombards.

THE apprehension of the continuance of intolerable Usury in *England*, is able to stupify a mans Senses; considering the same is so abhorred of Heathens, Turks and Barbarians, it being an evident token that our Hearts are more than sufficiently frozen over with the insensible Ice of Uncharitableness; because the Cruel devouring thereof may be so easily prevented: And then Usury Politick will not be biting. This intolerable Usury is affected by the Brokers selling old Apparel and Household stuff, which do take after divers rates, but all of them excessively, they being the fittest instruments to receive and buy stolen Goods, whereby all Thieves are encouraged, according to the Proverb, *If there were no Receivers, there would be few Thieves*. Most of these Brokers have their Money-masters, to whom they pay 20 in the 100, or 15 at the least; for some of these Money-masters pay themselves 10 in the 100 unto others, so that one thing driveth or inforceth another. Like as in a Clock where there be many Wheels, the first Wheel being stirred driveth the next, and that the third, and so forth till the last that moveth the Instrument that strikes the Clock: Or like as in a Press going in at a streight, where the foremost is driven by him that is next him, and the next by him that follows him, and the third by some violent and strong thing that drives him forward, which is the first and principal cause of putting forward all the rest afore him; if he were kept back and flaid, all they that go afore would stay withal. This is therefore called *causa efficiens*; and so is Usury Politick, unless the biting of it be hindered, as shall be declared.

The most favourable extortion by Usury upon Pawns of any moveable thing, is after 6 Pence for 20 Shillings for one Month of 28 days, which is about 30 in the 100 by the year, and two Pence for the Bill-money of half a Crown, or 8 Pence, or 12 Pence for the Bill-money of 20s, which is more than the Interest; and this rate will be taken if it be for one Week that the Pawn be redeemed again; for the intent is always taken to be for one Month. And under colour of the Bill-money, there is for registering of the Pawns likewise exaction made since there was a Register appointed, who doth not take knowledge of the 20 part of the Pawns, but what they will declare.

Others do take 8 Pence for the Month or Week, with the like allowance for Bill-money and registering, which cometh to above 50 in the hundred.

The usual rate upon small things, is 12 Pence for the Week, or Month as afore said, and

this is sixty in the hundred, and with Bill-money above eighty ; nay, there is taken the Shilling Penny by the Week of the Fish-wives and other Women selling small Wares up and down the streets, which is above 400 upon the hundred by the year, besides the Bill-money, what this cometh unto in divided small sums is incredible. This Bill is made to deceive the Law, and the form of it is : Bought of *John a Stile* one pair of Stockings, one Shirt, one Band, and a Hat for five Shillings, Witness my Hand the 10 of May 1622. *Jo. a Stile*. And since the Register was made, much is pawned without making of any Bills : And not contented with this horrible extortion, they will let out for gain many of these pawns and so wear them out, or at least take the forfeiture of them, being sure to lend about the third and fourth part of the value : By these means devouring and consuming the Poor Householder and Mechanical man, it being only the remarkable Sin of oppression by exaction noted in the Holy Scripture, for which the first World was Drowned.

The use of
Lombards.

This caused Politicians or States-men to admit the use of Lombards in their Commonwealth, to moderate this intolerable exaction of Usury, so called Lombards of certain *Italians* which came out of *Lombardy*, whereof *Lombard-street* yet beareth the name since *Henry the Third* his time. These Lombards did take also extream rates of 20 and 25 upon the hundred, as the Jews did, and of late years they have been (by Publick Authority) admitted in Lombards of the *Low-Countries* to take after three Halfpence a Week for the Pound of 20s. and one Penny for the Bill, but not to be bound to pay for the Month, which was also a great rate : Wherein they were compared unto Retailers of small Wares, as Chandlers and such like, which may get 25 and 30 in the hundred upon Wares sold by Retail : And these men were the Retailers of Money, and had allowance accordingly, which in the *Low-Countries* were almost in every City, and payed for it an yearly sum of Money to the *States*. But now of late all this kind of People is put out, and there are Pawn-houses, called Houses of Commerce erected ; where the borrower pays but after 10 in the 100, and some allowance towards Charges, under the moderation of the *Justinian Law*, and this is declared to be done for the reasons following.

Houses of
Commerce.

That the intolerable Usury committed by the Lombards might be prevented.

That the Pawns should not be worn or used, but safely kept, to be by them restored at all times, having men and women to look unto them.

That the use of twenty Shillings for one Week is but one Farthing $\frac{3}{4}$ parts towards the payment of Ware-houses and House-room, keeping of the Pawns, and entertainment of Servants Wages, and others to manage the same.

That almost the value of the Pawn may be had thereupon, if the borrower will desire it one Years time and six Weeks considered, with the Charges : During all which time he may redeem the same, and pay but after the rate. But after the expiration of that time, then the Pawns to be sold in a publick Outcry by a Sworn Officer to be appointed by the Magistrate : And whatsoever is made more thereof than the principal Money borrowed, and the Charges, to be restored unto the Party, or him that bringeth the Ticker, or to their Heirs or within two years to the Magistrates, if no man claim the same, to be distributed to the Poor.

That stolen Goods may by these means be detected, and Thievery decrease, and mens lives preserved for the good of the Prince and State.

I hope no man will deny, but this is a commendable course taken for the comfort of the common People, that by intolerable Usury they be not destroyed, but as necessary members of the Commonwealth, they may live in their vocation and profession. Surely the famous City of *London* is worthy of perpetual commendation for the education of Orphanes.

But if an Orphane come to be an Householder, and liveth honestly by his handy work and labour, and hath thereby gotten a little Estate of 30 or 40⁰⁰ in some years, and then being visited with Sicknesse (whereunto all men are subject) he is constrained to Pawn his Goods or Substance unto these Uncharitable People ; what a miserable and pittifull thing it is to see his Poor Family undone by these means (as it were) in a moment, losing

losing that which with great care, labour, and sweat of his brows he hath been gathering for many years together? God is my Witness, that the consideration hercof hath moved my Soul with Compassion and true Commiseration which implyeth a helping hand. For it is now above twenty years that I have moved continually those that are in Authority, and others that have been, to be pleased to take some course to prevent this enormity.

Some that God hath called, either void of Charity, or seeking *Privatum commodum*, have been remiss to further the same, and forasmuch as I am (in a manner) hopeless of any success, and that it behoveth me being stricken in years to number my days, I thought convenient to publish the last Project and Offer, which hath been made to the same effect two manner of ways, wherein I have spent time, labour, and no small charges in hope that hereafter it may do good to the publick, if some Divine be moved to further it. The first is according to the manner of *Amsterdam*, to which end the substance of the Petition of Honest and Religious men his Majesties Subjects, is as followeth.

First, that Authority be given to *A. B.* to erect Pawn-houses in all convenient places of the Realms of *England, Ireland*, and the Dominion of *Wales*, for and during the term of one and twenty years, upon these conditions.

That all person and persons shall and may have at all convenient times Moneys upon pawns, of or upon all moveable Goods, Chattels, and Leases, or any thing which shall be agreed upon, after the rate of ten upon the hundred by the year.

That the Undertakers may be Authorised or Licenced to take for the Attendance, Labour and Pains, recompence of Officers and Servants Wages, House-rent, and all other charges incident thereunto, as followeth.

For registering and keeping of all Pawns that do amount to fifty pounds or more, one Farthing for every Pound by the Month.

For all Pawns that do amount to ten pounds or more until fifty Pounds, for every Pound one Half-penny by the Month.

For all Pawns that do not amount to 10^l, for every Pound one Penny by the Month.

For every bill given for Pawns under ten Pounds, one Penny, and being of ten Pounds or above whatsoever it cometh unto, but two Pence, with such Clauses, Conditions, and Cautions as shall be requisite for the Security of the said Undertakers, and agreeable with the Laws of the Realm of *England*, paying unto the Kings Majesty a reasonable sum of Money yearly, &c.

The said allowances are inferiour to the moderation of the Emperour *Justinian* his Laws, and will be found very reasonable, considering, that by the toleration of Usury Politick men can deliver their Moneys in very great sums at ten in the hundred freely, and without such trouble.

CHAP. XIII.

Of Mons pietatis, or Bank of Charity.

THE second mean to suppress the biting Usury of Extortion upon the common People, is by providing a course, that they may have Moneys upon Pawn without paying any Interest or Usury for the Loan of it, according to the manner of *Bridges in Flanders*; which is more pleasing, but it is not so universal as the Pawn-houses are, where great sums are to be had to Accommodate Merchants and all men, to prevent the

general abuse: Albeit it cannot be denied, but that the Extortion upon the meaner sort of people is more hainous and detestable; which was the cause that by the Laws of the Romans, he that took Usury of the Poor was more punished than he that did Steal from the Rich, as is before declared.

Moneys to be
given to sup-
press Usury.

In Italy there are *Montes pietatis*, that is to say, Mounts or Banks of Charity, places where great sums of Moneys are by Legacies given for relief of Poor, to borrow upon Pawns, and to pay only after three or four in the hundred at the most, to maintain the Officers, and to bear the charges of such an erected Mount for ever. But the manner of *Bridges*, as aforesaid, may be thought more reasonable, paying the Officers out of the Contributions, which by their means may be much increased, according to the orders which are hereafter declared; for every man is willing to give for the suppression of intolerable and abominable Usury. The Rich (that are Charitably disposed) will give, because Usury Politick should not be biting; the meaner sort of People will be contributory, because of the commodiousness of it; for who will not give six pence or twelve pence every quarter of the year, when he may borrow a reasonable sum of Money without paying any Use for it, for one year or a longer time, according to occasions? I am sure of most mens inclinations, by an attempt made of the practice hereof some years since: For (after the Names taken of above 1500 persons that were willing to contribute yearly, and some Divines and others that would lend freely 50^{li}, 100^{li}, or more for some years, and some 500^{li}) I made an alphabetical Register of them, which was delivered into the hands of a great Personage, who (as it seemeth) was not worthy of the honour thereof; but to my remembrance it amounted to some 2000^{li} for Moneys given and to be lent, and above 600^{li} yearly during the Lives of the Benefactors; so that no man hath cause to doubt of the collection of a great stock for so Godly a Work, if Authority were had when this was done, upon the only hope and surmise thereof: To the affecting whereof, I will be willing still to do my best endeavour. Now the Orders are as followeth:

Orders to be observed for the Government of the Mount of Charity, consisting of two Houses within the City of London and the Suburbs thereof, and one House at Westminster; where all men may borrow Moneys in small sums, without paying any Use or Loan for the same, upon Pawn to be delivered for Caution or Security of the said Moneys according to the manner of Bridges in Flanders, and other Countries.

1 *Imprimis*, That all men of what Quality or Condition soever they be (being destitute of Money) shall have Money at all convenient times without paying any Use or Loan for the same, but delivering only a Pawn of any moveable thing, so it be not above forty Shillings at any one time, until a competent stock be raised for the maintenance of the said Mount of Charity for ever.

2 *Item*, Whereas the said stock is raised, and to be increased by means of Charitable and conscionable persons (which either do freely lend Moneys without taking Interest for the same, or do freely give in Money and yearly Contributions, according to their vertuous disposition, which Moneys may in progress of time amount to a notable sum (the Treasurer General therefore shall be a man sufficient, and of honest behaviour, careful to appoint Sworn honest men (upon sureties) to collect the said Moneys, and for keeping of the Pawns, with their Clerks and other attendants: And the Surveyor of Accounts shall be a man diligent and skilful in Accounts, all for the better encouragement of the said Charitable givers and free lenders, for the advancement of this Charitable Work.

3 *Item*, Whereas the like House called St. George, was heretofore erected at Genoua in Italy by Noble Knights bound in Honour to see the People relieved from Oppression, biting Usury and Extortion, which by all Vertuous Knights is at all times approved and commended; There shall be kept one pair of Tables in every House, containing the Names of such Honourable Persons, and Vertuous Knights as shall be yearly Contributaries (by quarterly payments) during their natural Lives, or lend any sum of Money

(*gratis*).

(*gratis*) for a time, together with the names of such well disposed persons as by their Wills and Testaments do bequeath any sum of Money for the maintenance of this Pious Work, in perpetual remembrance of the said Benefactors.

4 *Item*, That the said Officers shall use their best indeavours, by all good means to move all well Disposed and Charitable Persons, to be Givers, Lenders and Contributaries for the increase of the said stock, especially when men are Visited with Sicknes, to the end that by their last Wills and Testaments, they may be moved to further this Godly Action for the continuance thereof for ever.

5 *Item*, That the Lord Mayor of London (for the time being) may have yearly inspection of the Collections and Accounts of the Officers of the said Mount of Charity, at a day by him to be appointed, to see the due Execution and Administration of the stock aforesaid.

6 *Item*, That the Clerks and other Officers in place, shall attend the said Houses from six a Clock in the Morning, until eleven, and from two of the Clock in the Afternoon, until seven, beginning (yearly) from the 25 day of March until the last of September; and afterwards to begin but at seven of the Clock in the Forenoon, upon pain to be displaced.

7 *Item*, That no man shall offer to pawn any moveable thing, having Life, or being subject to manifest corruption, or pesterable Wares of great bulk; but only things of Wooll, Linnen, Silk or Flax, Hemp or Tow, and such like, or Pewter, Iron, Brasse, or any other Matter Metallin or Mineral; or of Gold, Silver, Copper or Precious Stones.

8 *Item*, That all Pawns which shall be pawned, shall be taken as sold in open Market or Shop upon the conditions following, with the consent of the Owner or lawful Bringer thereof; and so shall not be subject to be recovered of the said Officers, by any fraudulent dealings.

9 *Item*, That every person if he will, shall receive the three parts of the value of his Pawn; that is to say, if the pawn be worth twenty Shillings he shall have fifteen Shillings, and so after the rate; provided it do not exceed the sum of forty Shillings at any time, as above said.

10 *Item*, That the same Pawns shall be safely kept for the time that the same shall be pawned, without detriment or hurt, be it for one Month, two, three, or more Months, not exceeding the time of one year, without new License had for the same.

11 *Item*, That the persons which do pawn any Goods as aforesaid, either being Owner, or put in trust to pawn the same, shall declare their names to be entred in the Journals and other Registers, and bring an Avoucher (if there be cause of suspicion that the Parties are Felons, or Accessories of Felony) in which regard the said Goods shall be staid for 24 hours, to see whether any person do claim the same.

12 *Item*, That every person which doth pawn any thing shall take a ticket containing the date of the time and year, and the sum of Money lent, with the private mark of every House, thereby to redeem his Pawn at all times at his pleasure.

13 *Item*, That for the defraying of the rent of convenient Houses, recompence of Officers and Mens Wages, and other charges incident for the due Execution of the premisses every person borrowing a Crown or five Shillings, shall give for his Bill or Ticket a Farthing, and for ten Shillings one Half-penny, and for twenty Shillings one Penny Monthly, and for a greater or smaller sum accordingly, until such time that the stock be encreased to such a competent sum as may countervail the said charges, and supply the necessary occasions or wants of the borrowers, to be declared hereafter.

14 *Item*, That all Pawns which do lye above one year, being not Licensed to remain for longer time, shall be sold by a publick Officer in open outcry every quarter of a year, the said Officers to be appointed and sworn by the Lord Mayor of London for the time being, or by two Justices of the Peace at Westminster, and the surplusage of the Moneys which shall be made more of the said Pawns than the Money lent thereupon (after charges deducted) shall be restor'd to the Owners or known Bringers of the said Pawns, or to their Heirs, Administrators or Assigns, within a Month after Sale made of them, (upon demand to be made) and by default of the said Heirs, Administrators

or

or Assigns, to be delivered within one year after; to the said Lord Mayor, and Justices of the Peace, and to be distributed (by their Wisdoms) to the Poor.

15 Item, It shall be lawful unto the said Officers, to restore to the right Owner any Pawn which hath been Feloniously taken, upon sufficient proof made, if notice was given before the registering thereof; and if notice was given after the said registering or Pawning, then to restore the same upon payment of the Money borrowed thereupon, and charges.

16 Item, It shall be lawful for the Treasurer General, and Surveyer, with the consent of the Lord Mayor of London, or two Justices of the Peace at Westminster under their Hand Writing (when the said stock is increased to a greater sum than shall be needful for the maintenance of the said Mount of Charity) to give some relief unto such Prisoners as are committed for debt in the several Prisons of their Jurisdiction; be it either for their maintenance there, or (after they have been one year in Prison) towards the composition which they shall make with their Creditors, so as the said gift do not exceed the sum of ten Pounds, towards every 100^l, which the said Prisoners are indebted, if their good behaviour and likelihood to do well shall deserve the same.

Quod gratis accepimus, gratis damus.

CHAP. XIV.

Of the true Calculation of Moneys delivered at Interest.

THE Act of Parliament concerning Usury made in the 13 year of Queen Elizabeth, declaring that Usury is forbidden, and contrary to all Divine and Human Laws, doth by way of toleration admit, that whosoever shall deliver his Money at Interest after the rate of ten in the hundred, for the year, shall only be in danger to lose that ten in the Hundred, if any man by Information, Plaint, or Bill will sue for the same: But if it be above that rate, the deliverer of the Money shall lose the principal Money, and incur other penalties; and this Statute may be pleaded in Bar, and is to be construed against him directly and indirectly. Wherefore all men delivering Money at Interest, must be very careful how they make their Contracts, because many mistakings may happen, for that all Council Learned in the Laws are not good Arithmeticians in the Calculation of this 10 in the 100, which is the ground of those Contracts; insomuch that by the strict rules of the said Statute, the Contracts being found Usurious and to exceed the rate, are not only void *ipso facto*, but the Principal and Interest is also lost. This Statute hath relation to the Act made by King Henry the Eighth, and the words be in effect as followeth.

None may have, receive, accept, or take, for the lending or forbearing of his or their Money, for one whole year, or for a longer or shorter time, or for a more or less sum, above the rate of ten Pound pro cent. yearly. 37. Henry the Eighth.

An objection
to the Statute
of Usury.

Forasmuch as some men, accuse the makers of this Statute to have committed some absurdity, it will not be impertinent to clear the same: The Statute (say they) giveth ability unto a man, to take one way ten Pound ten Shillings, or more, for the use of one hundred Pounds for one year, being delivered out for two years; and another way he cannot take ten Pound five Shillings and less for one year, but he shall be within the compass of the Statute. But if they had a due consideration that time is properly the Judge hereof, and that they could not make the said Statute, without the

the limitation of a time certain, they would not find any absurdity therein, for it was impossible to make it otherwise more certain.

To make this evidently appear, and of necessity, Time is herein Efficient and Active, and the rate of 10 *pro* 100 positive and passive; let us suppose that you do deliver at Interest one hundred Pounds for three Months after ten upon the hundred, you may lawfully receive at the three Months end two Pounds ten Shillings for your Interest, and continue the hundred Pounds again for other three Months by a new contract or agreement, and then receive again 2*l* 10*s*. continuing in this manner for the whole year by four several agreements, whereby you do receive three parts of your Interest at several times; which Interest you may put out also at Usury, and so take above 10 *pro* 100, without incurring the danger of the Statute, because your agreements have from time to time altered the property of the Interest-Money which you did receive, and was begotten in time according to the Statute, and that which was before another mans, is thereby become yours, and thereof you may dispose again. But if you do deliver out 100*l* from the beginning for one whole year; then you cannot have but 10*l* Interest for the same, at the years end, with your Principal, for the property of your 100*l* is not till then altered by your agreement. Thus is it with Moneys delivered for a shorter time.

Time begeth Usury.

Agreement altereth the property of Use-Money by time.

In like manner is it for Moneys delivered out for a longer time; As for example, one delivered out an hundred Pounds for four years, for the which at the 4 years end he can receive but 140*l*: But if he had delivered out 100*l* for one year, he may at the years end receive 10*l* for Interest, and continue the 100*l* again for the second year by a new agreement, and then receive another 10*l*, and so for the third and fourth year. Now whereas by reason of his several agreements according to the time, he hath altered the property of Interest-Money, and received 10*l* the first year, he may put out again this 10*l* as his own for another year, and so have Interest thereof 2*l*, whereby he receiveth 12*l* the second year, which being put out the third and fourth year, will yield him accordingly in like manner for the 10*l* received the second and third year, which will yield him after the same manner accordingly; so that he shall have above 146*l* being thus delivered out, the body of his sum still remaining whole, and being only distinguished by Time, which maketh the difference. Again, let us suppose that the 100*l* were delivered out from the beginning of four years, to be repaid by 25*l* a year, and the Interest; it followeth proportionably, that the first year he is to receive 27*l* 10*s* the second, year 30*l*, the third year 32*l* 10*s*, and the 4 year 35*l*, which maketh all but 125*l*; add to this the Interest of 25*l* received in deduction of his Principal three years before the time, which is 7*l* 10*s*, and of 25*l* more in like manner for two years, which is 5*l*, and of 25*l* more for the third year, which is received one year before the time, which is 2*l* 10*s* all is 15*l*, which together with the 125*l* maketh the said sum of 140*l*. But when Moneys are repaid in this manner, as it were by way of anticipation, then the body of your sum of 100*l* is divided, and still Time and Interest must concur, for the Interest is begotten by time. For you may not deliver out 300*l* for three years, to be repaid 100*l* yearly, and receive the first year 130*l*, the second year 120*l*, and the third year 110*l*; but you must receive the first year 110*l*, the second year 120*l*, and the third year 130*l*, because you have not forborn your Money for any longer time proportionably, according to your contract and agreement; and the property of the Interest Money is not altered effectually, according to the Law, for 10 *pro* cent. for a year is the Cubick Root, which doth increase and decrease both ways accordingly. Yet some will say, Suppose that I have 3000*l* in Money to deliver at Interest, are not my 3000*l* worth 300*l* at the years end, and may not I lawfully receive that 300*l*, and any part of my Principal, and continue the rest for another year, and so do the like for more years? Who doubteth thereof? So that you do make new contracts or agreements from year to year, whereby the property of the Interest-Money becometh effectually altered, according to the Law, as aforelaid, your Money from the beginning being delivered out but for one year. But you do deliver

The property of the Cubick Root.

hver your 3000^l from the beginning by one sole Contract and Agreement for six years, to be repaid yearly by 500^l, and receive 550^l the first, that is to say, 300^l for your Interest, and 250^l for part of your Principal, as it may be construed against you, then do you incur the danger of the Statute. For in this (which is for a more sum, and a longer time) there is the like reason as there is with a less sum and a shorter time, as by the former example is declared.

And as there is more gain when Money is delivered out for three Months, or less time, and so continued from time to time within the year, than when Money is delivered out for one year; so is there more gain when Money is delivered out for one year, and continued by new agreements from year to year, than when it is originally delivered out for six or more years, agreeing with the rule of Geometrical delineation, and Arithmetical Proportion.

The rule
Quadrant,
Principal

Rate.
Time.
Interest.

And the rule Quadrant, or the Golden-Rule of Arithmetick proveth unto any man of understanding, that in Calculation these four things must concur: First, you may find out by your Interest Money and the time, after ten in the hundred for the year, what the sum was which was delivered at Interest: Secondly, at what rate according to the time such a sum was delivered: Thirdly, the time for which it was delivered at such a rate. And Lastly, what the Interest-Money was for the sum delivered, according to the time; and all these (*Posito* in any one sum for all) will manifest the delivery of an hundred Pound for one whole year of twelve ordinary Months, after the rate of ten in the hundred, if it be so delivered out: For by inverting, post-pounding, and supposing all must produce these just and positive sums, whereby you may be assured whether you term your Money delivered out, according to the Art and Rule of Arithmetick, the principles whereof are infallible, or whether (being deceived therein) you have unawares made an Usurious Contract, as many do ignorantly.

Auditors, or
Calculators.

The Civilians, especially *Benvenuto Straccha*, termed those which we call Auditors or Accountants *Calculatores*, which indeed are to be very judicious in matter of Account, as skilful in the Accounting, able by positions to find out hidden sums; for it falleth out many times in Princes Accounts, that sums are named which have relation to other sums, and must by suppositions be found out, and can be done as they say *Calculando*. For example, a sum of Money is delivered out for three years, every year to be paid, whereof the first sum (*Posito*) is 500^l, and the fourth or last sum is 665^l 10^s. Between these two you are to find two sums proportionable: Multiply 500^l within it self is 500000; with this multiply the 665^l 10^s of the Product, take your Cubick Root is 550 for the second sum; now to find your third sum: multiply 665 10 with 550 is 73200. Your Quadrant Root is *medium* between 2 and 4, being 605; and so you have your sum, and the Interest you find to be 10 *pro cent*. The like for five, six, or more sums, which by Geometry is yet more easie.

Reduction of
Malvadies in-
to Ducats,
Shillings and
Pence.

So we find that for matter of division, to reduce millions of Malvadies in *Spain* into Ducats without much division by 375 Malvadies for the Ducat, and then the Shillings and Pence of Ducats made in Bills of Exchanges. Take $\frac{1}{3}$ part of the sum, and the overplus if any be, put it down for Shillings and Pence, then in like manner take $\frac{1}{4}$ of that sum, and again $\frac{1}{5}$ of that sum, and lastly $\frac{1}{6}$ of that sum, being $\frac{1}{6}$ derived from $\frac{1}{3}$; and you have your Ducats, Shillings, and Pence of Ducats in *Untratto*, as the *Italian* saith: In like manner divide by all the numbers contained in the Table of Multiplication, for 42 take $\frac{1}{2}$ and $\frac{1}{3}$ for 63 take $\frac{1}{3}$ and $\frac{1}{4}$ part, and so of all the other sums; for six times 7 is 42.

C H A P. XVI.

Of Usurious Contracts.

I Need not to make double inculcation against Usury, for the Civilians have been so precise in the description of Usurious Contracts, which Dr. *Wilson* Dr. Wilson de Usuris. hath noted, that it is hard for any Merchant to escape the censure of being an Usurer, albeit not in danger of the Statute; which is very necessary for all Merchants to take notice of. But he concludes, That where there is no lending there can be no Usury: Wherein he maketh a distinction between *Mutuum*, *Locatio*, and *Commodatum*; declaring *Mutuum* to be where my Goods are made thine; *Locatio*, where a thing is put forth or letten to hire, the property still remaining in the owner, who beareth the adventure thereof; and *Commodatum*, to be a letting or lending, without alteration of the property also but free without any gain at all, where for hiring again is taken; and so he makes a description of Usurers, if they deal in manner following.

No Usury
without
lending.

If any Commodity be sold unto any man, who buyeth the same by means of a Broker, or otherwise, to make a shift, and to sell the same instantly to make Money of, to supply his occasions, losing thereby (as he must of necessity) the teller of this Commodity is an Usurer. In this case, if it be proved that the said seller doth buy, or causeth the said Commodities to be bought again directly or indirectly, the Statute against Usury will take hold of him, and that very justly.

I do borrow of a man 100*li* for three Months, promising to give his Wife a Satin Gown, or an ambling Gelding, hereupon he forebeareth his Money for many Months more without Interest, it is Usury.

I do bind my Land (worth 20*li* per annum) to a man for an hundred Pounds in Money for a year, and do not pass it by bargain and sale, if the Creditor do take the revenues and his principal, it is Usury.

Be it that a man lendeth 100*li* freely, and hopeth assuredly to have some thankful recompence at the years end, this is *Mentalis Usura*.

What if one lend Money in hope to get an Office, this is also Usury.

If one lend a man Money for a certain time, because the same man should speak a good Word for him, or do him a certain pleasure, it is a ruled case, That forso much as a covenant is past, it is Usury.

I do lend you one hundred Pounds, that you shall do as much for me when I shall demand it of you, this is Usury, because a Contract is simply made without any addition of time appointed, whereas if he asked so much at the years end, then it had been no Usury, but permutation, when one good turn is done for another, and the time known certain.

A Lord doth lend his Tenants Money, with this Condition, That they shall plow his Land; if he do not pay them for their labour but with the use, it is Usury.

I would borrow, and one selleth me Wares for more than they be worth by the half; the seller is an Usurer.

I do sell Commodities unto a man for six Months, at a reasonable price, and afterwards he payeth me in ready Money, deducting the Interest for the time after the rate of ten in the hundred, this is Usury.

The Father in Law lendeth his Son a sum of Money, and taketh in Pawn the possession of the Dower, and converteth the fruits thereof to himself for the love of Money; this Father in Law is an Usurer.

I do lend an hundred Pounds to my Friend for ten years freely, not to pay a Penny of gain all that time if either of us do die: But if we both live together till that time,

I i

then

then he pay to me after twelve Pound in the hundred for ten years past; the Law saith, that the peril which may happen doth not excuse me from Sin, but I am an Usurer, for the time is not proper.

A Merchant lendeth to a Corporation or Company 1000^l, which Corporation had a Grant by Statute, that whosoever lendeth such a sum of Money, and hath a Child of one year, shall have for his Child (if it live to 15 years of age) 5000^l of Money: But if the Child die before that time, the Father to lose his principal for ever. The Law saith, If I lend purposely for gain, notwithstanding the peril, I am an Usurer.

I know an honest Artificer oweth to a Draper 400^l to be paid at six Months, I come to the Draper and shew him, if he will take 300^l in hand, I will pay so much for the Artificer, if he will turn the Debt over unto me; herein I am an Usurer in seeking to anticipate the payment.

One buyeth a pay of three or four hundred Pounds, delivering 15^s, for every 20^s, here is a cloaked lending under the colour of buying, and therefore Usury called *Palliata*, for he did hope for gain.

Usura Palliata
Usura Expli-
cata.

I do buy a mans Bill of 1000^l due three Months hence, and give unto him in present Money 950^l; here, although a bargain and sale seem in shew, yet it is a lending, and therefore Usury.

I do bargain with some to have so many Oxen and Kine within four Months, to have them better cheap paying the Money before hand; this is Usury if the Parties had not Oxen or Kine at the time.

I do buy certain Geldings to have them delivered at a certain Fair, for less than they were worth; I am therein a Usurer, if I be sure that they will be more worth at the time of the delivery.

I do deliver old Wheat to receive new; if I do deliver the same for gain, and assure my self of benefit, I am an Usurer.

I do fear the fall of Money, and therefore do deliver my Money to another man, to have as much at six Months after, according as the Money was then current when I paid it; this is Usury.

I seek an Office, which I cannot have except I do pay a certain sum of Money; to avoid this payment I do lend for two, three, or four years, a gross sum, because I will not pay the said Money; in so doing is Usury.

I do Pawn an House with an Orchard for certain Money, the Creditor hath the benefit of my Ground and House; he is an Usurer.

A Gentleman hath a Mannor stocked with 30 milch Kine, and 700 Sheep, valued at 300 marks or thereabouts, as they are then to be bought and sold; this Mannor he would let out with the stock for 10 years, to receive the old rent of his Mannor, and 300^l yearly besides for his stock, and at ten years end, either to have at his own choice his Cattel of like goodness and value as he did let them out, or else 2000^l in Money. Here there is first a lending, because the Farmour hath property in the Cattel, and may alter them as he list for his best avail, paying his yearly rent for them, and restoring so good Cattel at the ten years end as he before received. Again, he must answer the Cattel at ten years end, and pay rent yearly for ten years, although the Cattel die all the very first year. So that this Gentleman (seeking his certain gain and principal to be safely returned unto him) is a Usurer colourably.

Lastly, to deliver Money by Exchange upon Bills of Exchanges, intending any gain thereby any manner of ways is Usury, and all the premises are Usurious acts, although many not in danger of the Statute.

Now divers Merchants and others will say, That then there is no dealings between man and man, and all Traffick and Commerce is overthrown: For (say they) here is nothing excepted, wherein any man can deal, and all other Nations do continually maintain their Negotiation and Traffick, by delivering Moneys at Interest and by Exchange, and will not be ruled by our particular direction in the course of Traffick: hereupon let us also note what lawful Contracts are, before we conclude.

CHAP. XVI.

Of Lawful Bargains and Contracts.

WE have already noted where a man may take a benefit for his Money two manner of ways, which is *ex damno habito*, where he hath sustained a loss, or *ex lucro cessante*, where his benefit or profit hath been taken away or prevented for the want of his Money; which he might have bestowed in some Wares to furnish

his Shop at convenient time, and in both these the Party is not Active, but Passive.

I do buy Land of my Friend for a certain sum of Money, and of like value to the Land, with this condition, if he bring me the Money again at any time, he shall have his Land again; I being Lawful Owner of this Land by Bargain and Sale, may safely enjoy the Fruits and Rents of the same Lands without any suspicion of Usury.

Another cometh to me, and would borrow a thousand Pound in Gold and as much in Plate for a shew, to declare and set forth his Wealth the more to the World when it is seen in his Shop; in this case I may take Usury.

An Apothecary lendeth to the Physician 100*li* the year freely, because he shall send his Bills of Receipts to him and to no other, this is no Usury.

I do buy Timber, Brick, or Stone of a man to deliver the same at such a place, at such a time, and to pay him for the same, I do borrow so much upon Usury, if the said man do not perform with me in delivering the said Timber, Brick or Stone, yet is he bound to pay me that Usury truly.

A Corporation taketh 100*li* of a man, to pay him eight in the hundred during his life, this is no Usury, and so for all Annuities during life, for the principal is never to be restored again.

A mightier man than my self, withholdeth through force a portion of Land from me, I am loth to try the Law with him, because he hath the Law in his hand; and I offer to lend him 500*li* for a year or two freely, so that I may have mine own without further trouble or vexation: This is no Usury, because I receive but mine own quietly.

I do borrow 100*li* for a year, promising at the years end to lend another 100*li* for it, for the same time; this is Permutation.

I take the peril upon me of the Carriage of a great Mass of Money; I may lawfully take Portage Money for my pains, and this is no Usury.

I am surety for one, and pay the Debt, paying Usury for the same Money; *Ext. fidejussor* the principal Debtor for whom I was bound, is bound to pay unto me the Usury, *C. 1. § 2.* and the payment unto me is no Usury; for I receive but mine own.

A man by Testament granteth a Legacy, and Willeth his Son to pay the Legacy, and so much (*Nomine pœnæ*) for not paying it: The Law saith, the Testator may charge his Executors or Heir under penalty to pay his Legacy, and the same is no Usury.

But if the Testator should say thus; I Will that my Son or Executor shall pay for every Month that they are behind hand so much, and so from Month to Month till it be paid; This is Usury, say the Lawyers, because the time is mentioned and peined: Wherein *Baldus* is absolute.

The conclusion of all the premisses is most in things Passive; and buying and selling is left only between men with certain cautions.

Saying thus dangerously between the two Rocks of *Scylla* and *Charibdis*, with the

great tempest about Usury, looking that the bright and fortunate Stars of *Castor* and *Pollux* should appear to bring a calm in detestation of all Usury: Lo, an universal and perpetual Princely Contract of Commerce is brought forth, grounded upon Traffick and Usury, yet with a Religious care to prevent the biting Usury upon the Poor and honest Householder, and to be a means to maintain Peace through all the whole World in the matter of Traffick and Commerce: Notwithstanding the several and particular Quarrels and Differences between Princes, which is very considerable and admirable.

CHAP. XVII.

Of the universal and perpetual Princely Contract of Commerce.

THE particulars of this Princely Contract of Commerce (being compiled by certain Politicians of divers Nations) was exhibited unto the Kings most excellent Majesty, in the year 1608, by a private Gentleman in the *Dutch* Tongue, and commanded to be delivered unto me, to Translate the same into *English*: But I found the Originals to be in *Latin* and *Italian*, and partly in *French*, as it had been prepounded in divers Countries unto other Princes which had subscribed thereunto, intending to have kept a Copy of it: But on a sudden being deprived thereof, I did instantly set down the substance following of it, to the admiration of the Gentlemen, and contentment of some of (then) my Honorable Friends. And because it is not like that it should come to any universal conclusion, I have thought convenient to make the same publick, manifesting thereby, that Usury Politick is like to continue in all Countries. To the end we may therefore prevent biting Usury upon the Poor, by the Charitable means of Pawn-houses or Mounts of Charity, as aforesaid.

Substance of the sole universal and perpetual Contract of Commerce, or united Society of Knightood to be made between all Princes, and one private person, for the surer maintaining of Peace amongst Christians, and increase of Traffick and Trade through all the World, grounded upon Jus Gentium, by the Articles following.

THE Contract or Covenant to be made with seven Qualities of Persons, Emperors, Kings, Princes, Arch-Dukes, Earls, Knights and Gentlemen, among which some Merchants are comprised, in all not exceeding the number of an hundred Persons, with the Poor to be reckoned for one, as being so many stakes, wherein Seignories, Commonweals, Societies and Orders shall be accounted for one also.

Every stake to be from 25 thousand Crowns of 5*ß* Sterling, until an hundred thousand Crowns a stake; wherein Emperors and Kings may not exceed three hundred thousand Crowns; Dukes, Earls, and Commonweals two hundred thousand Crowns a person.

No man to be advanced to this Society but for his Deserts or Wealth, or for both; wherein but one of the Kindred to succeed the Father, or the nearest of Consanguinity by default of Sons.

The Persons in every Kingdom (besides the Prince) to be two or three of the Noblest or Greatest in Government, every one a stake, and the Master of Counting Houses for a stake serving *gratis*, or some other Merchant.

These

These Houses of Exchanges to be in all places of Peace or Security, and in all other places, as it were dangerous to be governed, and served by correspondencies, which may be in number seven or nine to one stake, and so augment their stock by their credit and means accordingly; receiving a proportionable gain of the benefit procured by their employment, without any other use or consideration for their Moneys.

The Moneys delivered to the Society for the stock, to remain for ever by way of donation, only the revenue yearly from time to time to be paid to the Parties, their Heirs or next of the Blood, or to their lawful Assign, or by default (after a time) to the Poor.

The Persons advanced by deserts, and without Money brought in, shall for their stake, or so much as is wanting (within the time limited) allow ten in the hundred, until the same is raised by the gain, which is offered by four or five years revenue to be done, or by deduction of six and one fourth part *per annum*.

No man for any Criminal offence shall by way of forfeiture lose his stake, or for any misdemeanour hinder his Posterity to enjoy the revenue thereof, but lose his voice, wherein every man is equal. And moreover, forasmuch as the Society may be hindered thereby, defalcation (by suspension of payment) shall be made, until reparation made thereof unto the said Society at their pleasure.

No Executor, Administrator, Surveyor, Curator, or other Persons or Assigns are to meddle with the Premises: But for want of Issue or *ob intestato* falling upon Children under years, or Women, to take the Accounts and revenues according to the rate of others, without any other Account to be made.

All controversies arising between them of the Society for matter of Traffick, to be decided by the Master of Counting Houses, with their Council of Assistants to be appointed unto them, without any appellation or remove to any other Court or Jurisdiction whatsoever.

The Preservation and Assurance of the stock and credit, is by the Authority and Confirmation of Princes and Commonweals; who notwithstanding particular differences are generally inclined to maintain Traffick, as the Soul of their Wealth and Estates; so that the said authority (because of the Protection thereof, by the Law of Nations) shall be Corroborated for the defence thereof, by their Association under their Hands and Seals, in unity of Covenant (which one private Person of the Quality hereafter declared) in seven Tongues, whereof every Prince in his own Language for Subscription, is once to have precedency, and after that without any Ceremonial or Politick Observation to be used indifferently.

To which end the said Princes and Potentates are to renounce all Laws, Privileges, Exceptions or Immunities, of what high Nature or Dignity soever to the contrary, and to make approbation of this Contract by their Parliaments or Highest Court of Jurisdiction, in the best manner that can be devised.

Every person of this Society to be free and exempted of all Impositions, Taxes, Customs, Subsidies, Lending of Moneys any manner of ways, or any Charges; as also Masters of the Counting Houses, which shall not be permitted to exercise any Traffick or Trade particular, but must wholly apply themselves to this business, with such allowance and order as is prescribed unto them.

All Worldly things being subject to mutability, even the Greatness and Superiority of Princes, which may happen to be deposed for a time, and afterwards to be restored again; It is provided, that of the gains of the three parts allotted to them for three stakes in this covenant, the two shall remain to the Crown, and the third to the Prince, until he be restored again or dead; which is only to take place in all hereditary Kingdoms.

The said Society therefore not to purchase any Land for the generality, to indanger Princes Estates, but only for their particular, as occasion serveth.

Medals or Medalia to be worn by the said hundred Persons of the Society, and the Masters of Counting Houses, only with emendation and augmentation of their Arms, and by their Successors, upon true register and acknowledgement to be made and kept thereof.

thereof. The said Models to contain on the one side the World concatenated together under a Crown Imperial, assisted of the Personages of *Prosperity, Honour and Mercy*, invironed round about with two inclosed Hands and Arms of *Faith and Credit*; and on the other side the like, with a Cross and Inscription, *He doth Crown his own Works in us*. All which Persons shall be made Noble Knights of this Order accordingly, with certain other additions, as shall be thought convenient, as, By Faith and Credit it shall subsist, or the like.

The aforesaid Stock and Credit to be employed by the said Masters of Counting Houses, and assistants in five several matters, by Exchange, Bank, Mount of Charity, *Mensa argentaria*, and Houses of Vendition without any adventure or loss, according to an instruction, shewing the benefit and commodiousness which will arise thereby to all Estates, for the preservation and augmentation of Honour and Wealth of the Rich, relief of the Poor, and Welfare of the Commons in general, having some gratuities bestowed upon them.

The private person (with whom all the aforesaid Parties are to covenant) is to be general Master of all the Counting Houses, and only to keep a general Book of Account, without any administration of the Stock, or to meddle in any Trade of Merchandise, but to have the Honor of Knighthood, with a large allowance of Charges, Expences had and to be had for to entertain all the Parties and Correspondencies which might resort to the places of his Habitation: To which purpose he must be provided of a stately House, with all convenient things necessary, and many Servants, Messengers and Posts, with the gains of 100000 Crowns, that he doth furnish by many allowances and other means, to the satisfaction of all the Parties, according to a particular agreement, wherein the United Low-Provinces are named the chief place of Rendevous of this Negotiation or intended Contract, whereunto divers Countries have condescended.

The authors of this project (under the said private name) do desire for the advancement hereof permission to execute the same, safeguard to be protected from all injuries and to repair all damages which might be done unto them, in hostile or peaceable manner, freedom of all Taxes, and assurance for their Persons and Goods, according to an instruction.

To which end the Master General of the said Counting-houses (if breach be made by any one of the Parties in any Article of this Covenant) is to receive the complaint, and to consult with his Council of assistance, and so to give notice thereof unto the next Neighbour Prince or State of this Society, to see the same redressed or amended. If that Prince do deny to be aiding, or be forgetful therein, he shall be accessory, and judged as guilty as the first offender: Whereas on the contrary, the forfeiture of the revenues of this first offender for the time shall be his. And the Society may remove their Counting-houses, or change them into Correspondencies, if other Princes and States should also prove to be negligent, and without respect had to their private gain, abandon so good an action, losing their title or revenue, violating the Law of Nations, wherewith (no doubt) most Princes shall find themselves aggrieved, and these Princes or Persons Transgressors will find the worse, and indanger their Estates to their great dishonour through all the World, and disturbance of other Neighbour Princes.

For the better advancement hereof there is a place reserved for reward of two unknown Persons, which by their industry, labour, and science shall be thought worthy thereof, one bearing the name of it.

This Princely Contract requireth a serious consideration. The Stock or Capital is $2\frac{1}{2}$ millions, or 25000000 sterling, or ten millions *Flemish*, which (increased by 900 correspondencies) will make the stock to be 25 millions, or 100 millions *Flemish*. It being very probable, that through all the World there lieth so much Money dead without any use or employment. The calculation of ten upon the hundred, by the year, doubleth yearly; so that he who by gift employeth 1000 yearly for ever: And this is supposed to be gotten by five several means, viz. by *Cambium, Bank, Mons Pietatis,*

Pietatis, Mensa Argentaria, and Domus Commutationis, whereof you may find the particulars in this Book. The proceeding of this matter of great consequence hath been interrupted by *Monfieur Olden Barnevelt* lately Executed at the *Hague* in *Holland*, the sequel hereof time will discover, and we may say with the Poet,

Quid non mortalia Pectora cogunt, &c.

CHAP. XVIII.

Of Moneys delivered upon Lives, Annuities, and Pensions.

HAVING intreated of Moneys delivered at Interest without casualty, and so termed Usury by reason of the Contract of benefit without adventure: It is convenient to handle of Moneys delivered upon Lives, when Merchants do give twelve upon the hundred without Pawn, called beyond the Seas after the Penny 8: The moiety whereof with Pawn is fix upon the hundred, or double eight, according to the Penny 16, as aforesaid. The Penny 8 is $12\frac{1}{2}$, for eight times $12\frac{1}{2}$ maketh one hundred: So the Penny 16 which is used for Rents upon Houses or Lands is $6\frac{1}{4}$, according to which Penny 8 upon one life or double for one year (so they all live) is equal upon eight lives. This is much used in divers Cities beyond the Seas, to draw Moneys into their hands. As for example.

One hundred Pounds is delivered to have two hundred Pounds for it at the years end upon eight lives, if they all live, you have two hundred Pounds to buy a perpetual Rent, or sometimes as it hath been, to give 20 *per* 100 for the year, and so from year to year, and dying the principal is theirs.

One hundred Pounds for eight lives (by equality decreasing the Penny eight) is 12 ℔ 10 ss ; for two lives, 11 ℔ 2 ss , for three lives, 10 ℔ , for four lives, 9 ℔ 1 ss 9 Pence, is 6 ℔ 5 ss for eight lives.

The City of *Amsterdam* was wont to give good consideration, and did observe this order upon a hundred Guilders for eight lives gave

Of ninelives	16—13—4	Observations of Money de- livered upon lives.
Upon ten lives they gave	19—01—0	
Upon eleven lives	22—04—5	
Upon twelve lives	26—13—4	
Upon seven lives	33—06—8	
Upon six lives	14—06—4	
	13—06—8	

Here you are to remember the observations of Assurors, whether the persons be young or old, sober in their diet and behaviour, much travelling abroad or staying at home, subject to sickness, and the like considerations.

Moneys delivered upon Annuities for Rents, seem more reasonable than Pensions upon lives, because you bear only the adventure of the decay of houses or destruction of them in time of War: And much more should be given without Pawn, than Pawn or mortgage.

It is commodious for a man, having waste grounds and intending to build upon them, to take much Money upon Rent after $6\frac{1}{4}$ *pro cent.* which many Cities give continually to increase their Wealth and Inhabitants. And because the valuation of their Money doth often alter and is inhaunced, whereby all things become dearer, the Parties are advised to have their Rents paid *in specie*, in Crowns, Dollers, Ducats to be paid as formerly they were currant; the dangers in times of Wars causeth Rents to decrease, for the ancient Rent is always first to be paid, although all others be losers.

CHAP.

C H A P. XIX.

Of the Denomination and Division of Moneys of divers Countries.

THE Denomination, Division, and Subdivision of the Moneys of all Countries, is most necessary for Merchants and all others to be known; because without it, they fail in the course of Traffick without compass, abandoned at all uncertainties and dangers to have true equality and equity observed in their buyings and sellings, and that more especially if the course of Exchanges be neglected, as shall be declared hereafter.

Some of these Moneys are imaginary, and some are substantial or real in specie, and yet not concurring in price or value.

England.

IN *England* concerning Silver Coins, there is the Crown of five Shillings, and the half Crown of two Shillings six Pence, the Shillings, the six Pence, the four Pence or Groat, the three Pence, two Pence, three Half-pence, the Penny and half Penny of Sterling Silver, and the Farthing of Copper.

The ordinary Golden Coins are the unite pieces of 22 Shillings, the half of 11 Shillings, and the Crowns or quarters of five Shillings six Pence, and the $\frac{1}{4}$ part two Shillings nine Pence, and the five pieces Coined at four Shillings, making twenty two Shillings, with the Rose and the Thistle.

The Laureat King *James*, of twenty two Carrats fine of twenty Shillings, and the half peice.

Scotland.

In *Scotland* is the Cross Dagger piece of eleven Shillings, and the half of it, and their Rider of ten Shillings six Pence, and for the Silver Coin the mark piece valued at 13 Pence $\frac{1}{2}$ in *England*, and the half of the same, as also six small pieces of above two Pence for the said mark.

Ireland.

In *Ireland* where no Mint hath been since King *Edward* the fourth of *England*, the fifteen Shillings Sterling make twenty Shillings Irish, and the Silver Harp of nine Pence Sterling is there currant for twelve Pence, and the moiety thereof accordingly, and the abovesaid Gold Coins are currant as in *England*, or in Sterling reduced into their Irish Moneys one third part more: So that the twenty Shillings piece of Laureat King *James*, is there four Nobles, and all other divisions of it accordingly. So the English Shilling is sixteen Pence Irish, and the parts of it accordingly. All other old Irish Coin is out of use, and little quantity to be found of it.

Germany.

In *Germany* they make all their Moneys by the accout of Batzen, every Batts four Creutzers, Coining pieces of three, six, and twelve Creutzers. So the Ducat of *Hungary* maketh 27 Batzen; the Gold Guelder 18 Batzen; the Polish Guelder or Doller 15 Batzen, Teastons five Batzen. The said Gold Guelder was valued *Anno* 1520 to be currant in *Holland* for 28 Stivers, whereby their Corn is bought and sold, which is erroneous and imaginary, because there is no such piece in specie. So was the Doller and the Silver Guelder, called Gros or Unciales, weighing an Ounce.

The Ancient *Romans* called an Ounce a Guelder, and the 8 Ounces made one mark, and 12 Ounces or Gelders were reckoned for one Pound, and there were Coined pieces called *Nummi Dragmi*, alias, Grosleyn, is the eight part of a Doller; Angelicies was the $\frac{1}{4}$ of a Doller, making three Batzen or twelve Creutzers, called Schriekenborgers.

The

The said *Angelici* were Tribute pennies, which being allay'd and made worse, did obtain the name of *Bats*, as it were seeking of a benefit, which since have been more imbas'd, and therefore deserve that name of *Batfes*: They are called in *Thuringia*, *Gulielmi*; and in *Bohemia*, *Bohemici*; in regard of the said Tribute, whereof they have also 12 pieces dividedly for 12 pence, which penny is all *Germany* over two Hellers, by way of account. The Doller was first made upon sixty and five Creutzers, which (in those Coins so imbas'd) are answered by 72 Creutzers: And in other Cities of *Germany* they reckon, as followeth, upon divers Coins, some made, and some imaginary.

At *Augusta* they have small moneys, Grosses of three Batfes, Lion pieces, where- *Augusta*. of two make a Creutzer; the Black-penny four to one Creutzer, Snubourgh, Blaphart, or Bohemicos of three and $3\frac{1}{2}$ Creutzers; the Rycks-doller is thirty Albs of eight pence every Alb, or seventy and two Creutzers for the said Doller.

At *Frankford* they divide their Florens of sixty Creutzers, by twenty shillings, and *Frankford*. every shilling in twelve Hellers, according to the pound.

At *Norembourgh* in like manner, and the Creutzer is four pence, every penny two *Norem-* Hellers, and five pence called a Fynfer or five Pennicke. *beurgh*.

At *Stransborough* they use Blapharts, Grosses, Bohemicos of three Creutzers, eve- *Stransbo-* ry Blaphart six pence of two Hellers or four Ortyln. *rough*.

At *Bokemia*, as in *Germany*; and the *Bohemici*, are whitgrofs of three Creutzers; *Bohemia*. the Doller is twenty four Bohemicos, of twelve Angster, every Bohemico ten pence, and one Mark is forty Bohemicos, and Scoe, is sixty Bohemicos.

At *Vienna*, the Rycks-doller is eight shillings, and the Ducat twelve shillings. *Vienna*.

At *Tiroll* the Doller at seventy two Creutzers, of five Fynfers or Hellers the *Tiroll*. Creutzer.

In *Hungary* the said Rycks-doller is seven shillings seven pence, now inhanced to *Hungary*. eight shillings.

At *Cologne* and *Cleves*, a Guelder is 24 whitpenny, of twelve Morkens, and every *Cologne*. whitpenny is two shillings or stivers, and four Mark for the Guelder.

At *Hamborough* the Doller coined at thirty and one shillings Lups, and for many *Hambo-* years currant for thirty and three, is inhanced now to fifty and four shillings of *rough*. three whitpenny, and every shilling is twelve pence, of two Hellers every penny.

In *Pomerania* the said Doller is thirty and two shillings, of two Snudens, one *Pomerania*. Mark Snudens is eight shillings Lups, and the two Marks Snuds, are one Mark Lups.

At *Dantzick* the Doller thirty and five Gros of three shillings, and in other places, *Dantzick* as you may find upon the moneys denominated hereafter in the Chapter of the imaginary moneys of Exchanges, for Merchants further directions.

C H A P. XX.

Of Merchants Accompts kept by Debtor and Creditor.

THE manner of keeping Accompts by Debtor and Creditor, was first devised in *Italy* upon very good Considerations. There is great Affinity between Faith, Trust, and Confidence; in Divinity Trust and Confidence are two Hand-maids unto Faith, even as Faith is the Hand whereby we apprehend GOD's Mercies, to repose our Trust in Him, and to be confident thereof: But in Humane Actions the word Trust is more proper, which imployeth a credit or belief which we give or repose upon others, or others do attribute and give unto us. Hence

K

pro-

proceedeth the *Italian Speech*, *Star dal Credere*, grounded upon the Maxim of that Civil Law, *Omnis homo bonus, donec contrarium probetur*; whereupon a man negotiating in this World must trust and be trusted: He that is trusted with any Goods, Monies, or other moveable things, is therefore called a Debitor or Debtor unto the Party that trusteth him therewith, and he calleth that Party his Creditor, because he gave him Credit for the same; whereby Debtor and Creditor concurrereth between Party and Party. Suppose now that a young man being of age to manage his own, is desirous to deal in the World in Traffick and Trade, by buying and selling of Commodities, or to let out his Money at Use, or by Exchange, for other Countries, (unto which three actions we still observe our method, as being the essential parts of Traffick, as often hath been declared) and thereupon he endeavoureth to keep a true account of all his proceedings and negotiation, by way of this manner of account by Debtor and Creditor, that is to say, to have still a Creditor unto a Debtor, and a Debtor unto a Creditor, which must reciprocally answer each other. Now considering of his means for the effecting hereof, he findeth that he hath one hundred Cloths, two hundred Kerfies, or any other Commodities left him by his Father or Friends, and moreover some thousand Pounds in ready Money, and five hundred Pounds in Debts owing by several Persons, payable at some time to come, besides some hundred Pounds yearly in Lands, or Leases: Out of all these he maketh a stock or Capital, which he doth enter into a Book called a Journal, because it containeth his dayly actions from time to time; and from this Book they are transferred or set over into another bigger Book, called a Liedger, because the same remaineth (as lying) accordingly in a place for that purpose.

A Journal Book.

A Liedger Book.

A Memorial Book.

The *Spaniard* doth call this Book *El Libro grande*, and the Journal he calleth *Manuall*, being a far lesser Volum, commonly but one third part of the other, being manuable, and unto this they keep a Borrador or Memorial, wherein all things are first entred, and may upon occasion be blotted, altred, or by error be miscast or not well entred.

But in the Journal or Liedger Book there may not be any alteration of Cyphers, blotting (nor places left in blank in the Journal) but one parcel without intermission must follow another, otherwise the Books are of no Credit in Law, or before any Magistrate; whereas otherwise much Credit is given to Books, well and orderly kept, for the deciding and determination of many controversies which happen between Merchants and Merchants, and their Factors, which is the cause that I could not omit to write thereof, as a branch of the Law-Merchant, to the end that such Judges and others that are unacquainted with the manner of it, may be inlightned in their proceedings, which in matters of this nature, may come before them to be determined.

The manner how he doth enter them into the Journal is as followeth.

How parcels are found in the Liedger and Journal.

Magazin.

Wherein observe, That every Debitor must have a Creditor, and so on the contrary every Creditor his Debitor, and always the left side of your Liedger Book being open is the Debtors side, and the right side of the said Book towards your right hand is the Creditors side, wherein you enter every Account by it self from the parcels of your Journal, which parcels in the said Lieger Book are found in the Journal, by the date of it when it was made. But in the Journal, the Leaves or Folio of the Liedger, are noted over a line in the Margain for the Debitor, and under the said Line for the Creditor: And so in the Liedger Book every parcel hath in the later end a direction to the *Folio* or *Carta*, as the *Italians* call it, whereby the Debitor shews his Creditor, and the Creditor makes relation to his Debitor; which words are not used, but understood, by, Such a one oweth, and Such a one is due to have; not only of Persons, but of Things themselves. As the great Merchants which buy and sell many Commodities for themselves, or for others, they will arm an Account, which is the *Spanish Phrase*, *Armar una Cuenta*; but in plain *English*, They will keep or frame an Account for themselves, and make their Ware-houses or Magazin Debitor,

Debitor, because the Warehouse is trusted with the Wares or Commodities: Others will make the Commodities Debitor; and their own Capital or Stock Creditor. In like manner (because their Moneys are laid up or locked in a chest, which they call Cash) they will therefore imagine this Cash to be a person whom they have trusted, and make the said Cash a Debitor for the Money they put into it, and when they pay out that Money, or any part thereof, they will make Cash Creditor, and that party to whom it was paid shall be made the Debitor, and if he do pay the same by your order to another party, he shall be made the Debitor, and so the other is discharged and becometh a Creditor; and so from one to another, until you come to receive the Money again, and then Cash is Debitor again: For you must still have a care to find Debitor to have his Creditor, and that every Creditor may have his Debitor. It seemeth that *William Sommers* (being a Jester to King *Henry* the eight) had some insight in this manner of Account: For when the King told him, that he had delivered a good Sum of Money unto a Gentleman, a follower of his, *Sommers* answered, That for doing so he had noted in his Book, that the King was a fool, giving his reason for it, Because the Gentleman would never return back again, and that the King was cozened: But the King asked of *Sommers*, What he would do, in case the Gentleman did return with the Money: Whereupon *Sommers* answered, Then I will put him in my Book for a fool, and put you out, *Sic nugæ seria ducunt*.

Capital or
Stock.
Cash or Chest.

A merry Jest
of *William
Sommers*.

To return to our young Merchant, by this time he hath taken an Inventory of his Estate, and caused his Cloths and Kerfies to be valued, and findeth that the hundred Cloths are worth some 1200 £ one with another, and his two hundred Kerfies of *Devonshire* 400 £: Hereupon entring the year, month, and day in the Journal, he maketh Debitor and Creditor as afore said.

Magazin or Warehouse oweth unto Capital or Stock 1600 £ for one hundred white Cloths of the Marks following, amounting to 1200 £, and for two hundred *Devonshire* Kerfies at 40 £ the Pack of twenty pieces, which of mine own Estate I find in this my Warehouse Parcel of my Patrimony, amounting together in Wares 1600 £, and this sum is drawn out in the Margin towards your right hand in the said Journal.

The manner
of making
Debitor and
Creditor.

Cash oweth unto Capital or Stock (you need not to say of me *A. B.*) the sum of 1000 £, for so much ready Money which I find this day in Cash, proceeding of, &c. and this sum is likewise drawn out, &c.

B. M. Mercer oweth unto Capital 300 £, which he owed by Bill unto my Father deceased, payable in two payments, namely, &c. sum 300 £.

N. W. Merchant oweth unto Capital 200 £ for so much owing by him unto my Father deceased, which is payable the 25th of *March* next, by bond, &c.

The Mannor of *Latham* in *Lancashire* oweth unto Capital 1500 £, which was left my Father by descent from, &c. containing, &c. of the yearly value of 66 £, now in the tenure, occupation, or possession of, &c. 1500 £.

Lands.

The lease of the house called the Golden Lyon, situate in *Cheapside* in *London*, oweth unto Capital 200 £, for so much I have paid unto the Company of *Mercers* for a lease of the said house for one and twenty years, with a reservation of a rent of twenty pounds yearly, to be paid every six months, now in the occupation of *A. B.* Gold-smith, paying me sixty pounds yearly Rent for the same, I say cost me two hundred pounds.

Leases.

Plate and Household stuff oweth unto Capital 200 £, for so much I have bought and find to be in Moveables of Plate, Apparel, and Household-stuff since my Fathers decease, wherewith I find all my Estate to be worth 5000 £, the particulars of which Plate and Moveables are by Inventory to be seen in my Book of Remembrances, or Memorial; so for this Parcel I draw out 200 £.

Household-
stuff.

Here you see that this young Merchant hath an Estate of 5000 £ to begin the world withal, consisting of the afore said seven Parcels. These seven Parcels now are put over into the Ledger, which some call posted over, in so many several Accounts of seven Debtors, and there is but one to be made Creditor for all these, which is

Transferring
of parcels to
the Ledger.

Capital

Ballancing of
accounts.

Capital or Stock, which doth answer by correspondency all the seven Debtors in their proper accounts, amounting all to the sum of 5000[£] on the Debtors side, and so is here 5000[£] on the Creditors side, which doth ballance the other, being so termed of a pair of Ballances, wherein equal weight being laid on every side, the Ballance will be just and even; and in like manner must all accounts (kept by Debitor and Creditor) be even Ballanced, whatsoever the remainder of the accounts are, which falleth out by calculation upon the account. But the main Ballance of the whole Book may not differ one penny, and fractions of half pence and farthings are not used in Journal parcels, but accounted in the summaries at the first.

Entring of
parcels in the
Journal.
For commodities bought
and Money
paid for them.

This Merchant now employeth his money, and buyeth some other Commodities to be sent beyond the Seas: Namely, one hundred pieces of Perpetuano's, which cost him ready Money fifty shillings the piece; more, twenty Fother of Lead, at ten pounds the Fother; fifty pieces of Bays of divers sorts, cost him two hundred and twenty pounds; and twenty *Reading* mingled colour Cloths, amounting in all to 870[£], which he paid in ready money. And all these Commodities he doth enter into his Journal in one parcel, making the said Magazin Debitor for all, and his Cash Creditor, because the said Cash was made Debitor for the Money of one thousand pounds, as you see before, and now being made eight hundred and seventy pounds Creditor, there is but one hundred and thirty pounds more remaining in Cash, the rest is in Commodities.

For Money received,
and a
Debtor partly
discharged.

By this time *B. M.* the Mercer (who oweth three hundred pounds) payeth a hundred pounds of it, now Cash is made Debitor for that one hundred pounds, and *B. M.* is made Creditor for the same; so he oweth now but two hundred pounds, and there is now in Cash two hundred and thirty pounds.

Substantial
Wealth.

The three existent parcels by themselves for the Lands, Lease, and the Plate and Household-stuff, remain still in the books untouched.

Accounts for
voyages for
Hamburgh.

The Merchant beginneth to ship his Commodities, and sendeth his hundred white Clothes for *Hamburgh* to a Factor, or his servant, and payeth the Kings Custom, and all charges concerning the same: And now he frameth an account of those Cloths, intituling the same Voyage to *Hamburgh*, or Cloths sent to *Hamburgh*, do owe unto the Magazin one thousand and two hundred pounds, for one hundred white Cloths sent for my account to such a man in such Ships, &c.

Money paid
for Custom
and Charges.

Then he doth charge this account of Cloths with the Custom and Charges to be paid — Cloths sent to *Hamburgh* do owe unto Cash 60[£] for Custom and Charges paid for the same, as in the Memorial Book appeareth.

Voyage for
Spain.

For *Sevil* in *Spain* he sendeth the hundred pieces of Perpetuano's which he bought, and fifty pieces of Bays, and twenty fother of Lead, which did cost him 670[£], and the Charges, Custom, and Impositions are fifty pounds *in toto*.

Voyage for
Portugal.

For *Lixborn* in *Portugal* he sendeth two hundred pieces of *Devonshire* Kerfies, and twenty *Reading* Cloths, which cost him six hundred pounds, and the Custom and Charges forty pounds.

Magazin dis-
charged.

And hereupon he armeth two accounts under the name of Voyage into *Spain*, or Voyage to *Lixborn*, or some other such name of the said Commodities, as every man thinketh good: So these Voyages are Debitor for the Commodities, Customs and Charges thereof, and the Magazin is discharged, and made Creditor as abovesaid; and likewise Cash is made Creditor, having paid the Customs, Impositions and Charges aforesaid.

Money for as-
surance.

This Merchant, not willing to bear so great an adventure of six hundred pounds, or seven hundred pounds in one Ship, doth cause himself to be assured of three hundred pounds in every Ship, at four and five upon the hundred, and payeth the same unto the assurers. Hereupon he maketh the said Voyages Debitor, and Cash Creditor for so much, namely, thirteen pounds for *Lixborn*, and sixteen pounds for *Sevil*, and so committeth the same to Gods will and pleasure, and all these parcels are entred into the Books. And *B. M.* the Mercer doth pay more two hundred pounds, whereof Cash is made Debitor, and *B. M.* is made Creditor, and discharged of the 3 hundred pounds

Money received.

pounds he did owe, whereby the Merchant finding some Money to spare, he delivered out two hundred pounds at Interest unto another Merchant for six months, and thereupon he maketh this Merchant C. D. Debitor, and Cash Creditor, declaring to have his bond of three hundred pounds, for the payment of two hundred and ten £ at such a day in such a place. And for the Interest Money of ten £, he maketh him likewise Debitor, and the account of profit and loss Creditor. But some men do make a particular account of Interest, which is at a mans pleasure.

Money delivered at Interest.

Interest Money.

Now the two hundred pounds which N. W. oweth, are due, and he desireth to keep the Money for six Months at Interest, and to give his bond for it, which is so agreed between them; the Interest is ten pounds, for which he maketh likewise N. W. Debitor, and profit and loss Creditor.

Moneys owing continued at use.

The Merchants Estate standeth now thus, at *Hambrough* one thousand two hundred and sixty pounds, at *Sevil* seven hundred thirty and six pounds, at *Lixborn*, six hundred fifty and three pounds, at Interest four hundred and twenty pounds with the Interest, and but little Money in Cash, because of his dayly expences.

View of a Merchants Estate by the Books.

Suppose now that the Ships of the Company of Merchant-Adventurers are come from *Hambrough*, and our Merchants Cloths are sold to divers Merchants and others there, to be paid at six and six months, for which they have given their Bills obligatory to pay the same accordingly. But some of these Merchants are desirous to pay their Money by way of anticipation, having interest allowed them for it, after the rate of eight in the hundred for the year, and so pay ready Money to our Merchants Factor, and thereupon the said Factor maketh over by Exchange four hundred pounds sterling by two Bills of Exchange to be paid here at usance (which is two months after the date of the Bill) by Merchant strangers. These Merchant strangers do accept the said Bills of Exchanges, and you make them severally Debtors for the same, and your Factor of *Hambrough* Creditor for the said four hundred pounds.

Return of Voyages.

Money paid by way of anticipation.

Money made over by Exchange.

Moreover, your Factor hath set over some of those Merchants Bills of debt for foreign Commodities, and hath taken in payment two Cases of Velvets, which did cost eight hundred pounds, and he sendeth them in these Ships, with an account of the Charges, Customs, and Factoridge of the said Velvets, amounting to 40 £; so the Velvets cost in all eight hundred forty pounds: For this you make a new account for Velvets, or the return of the *Hambrough* Voyage Debitor, and your Factor Creditor for the said eight hundred and forty pounds, as aforesaid. And because you are to pay pay great Custom and Imposition of these Velvets, and your Cash is not well provided; you take up by Exchange here sixty pounds to be paid by your Factor at *Hambrough*, and deliver your Bill of Exchange for it, and receive the Money; now Cash is made Debitor for the same, and your Factor, that is to pay the Money, is made Creditor for it accordingly.

Velvets bought beyond the Seas.

Money taken up by Exchange.

This Factor doth now by land send unto you the account of your hundred Cloths sold unto divers Merchants as aforesaid, and this account is made in *Hambrough* or *Lups* Money, and it is supposed amongst Merchants, that six and twenty shillings and 8 pence of their Money, is correspondent to our twenty shillings sterling; according to this you reduce your *Hambrough* Money into sterling Money after the rate, and your Factor in the same account hath already deducted his Factoridge, Customs, and all charges incident upon the Cloths sold by him: So that casting your account upon the nett Provenue of your Cloths, he hath received clear Money one thousand four hundred and eighty pounds sterling; hereof now you do make your Factor Debitor, and the Voyage for *Hambrough* Creditor, and coming to your Ledger Book, you find the said Voyage Debitor one thousand two hundred and sixty Pounds, and now to be made Creditor one thousand four hundred and eighty Pounds: So you find here is two hundred and twenty Pounds clear gains by the account, unless you shall become a loser in the Velvets; for the Money, deducted for interest to him that paid before his time, is already deducted in the account of Cloths; so that to clear this account of the Voyage, you make the same Debitor for the

Cloth sold beyond the Seas, and account sent of them.

Hambrough. Money reduced into sterling.

the said two hundred and twenty pounds, and the account of profit and loss Creditor for the same.

You have now sold your Cases of Velvets, the one for ready Money, and the other at six and six Months days of payment, to *W.W. Mercer*, amounting to 520 £; whom you have made Debitor for the same, and your Velvets Creditor, and for the other you have made Cash Debitor for four hundred ninety pounds, which you have received, and likewise your Velvets Creditor for the same sum; so in both, 1010 £: And casting up your Charges, Customs and Impositions of your Velvets, you find them to amount unto 80 £, and for this sum you make Velvets Debitor, and Cash Creditor: So your Velvets did cost with all the said Charges 920 £, and they were sold for 1010 £; so there is 90 £ advanced by the said Velvets, whereof to clear this account, you make Velvet Debitor, and Profit and Loss Creditor, as aforesaid. Having now Money in Cash, you make over 300 £ for *Amsterdam* by Exchange, with condition and order to your Factor, That from time to time, as the Money groweth due, he shall make it over again by Exchange unto you at double Usance, which is two Months, as you made it over unto him: Some now in this Case will Arm an account of Exchanges; but it is better to make the Factor of *Amsterdam* Debitor for it and Cash Creditor.

Ships are now arrived from *St. Lucar in Spain*, and your Factor of *Sevil* hath sold you Perpetuano's, Bays, and Lard, and in return thereof hath sent you a parcel of of Tobacco, because Cutcheneal was too dear, and rich Indigo is here too good cheap: Withal he hath sent you the account of your Commodities kept in Royals of Silver, accounting six pence for a Royal of the clear Provenu, being 27240 Royals, making sterling 681 £, whereof you make him Debitor, and the Voyage for *Spain* Creditor, and when you come to your Ledger Book, there it appeareth that the said goods did cost you 736 £, and so there is lost 55 £. For this now to clear the account of the said goods, you make Profit and Loss Debitor, and the said Voyage Creditor to balance this loss, contrary to the gain, the Tobacco did cost with all charges 24800 Royals, which is 620 £, for this you make an account of Tobacco Debitor, and your Factor of *Sevil* Creditor, in the same manner as you did your Velvets, putting thereunto the great Impost which you paid for the same, and all charges; and having sold your Tobacco for ten shillings a pound one with another, you find to have made clear above one thousand pounds, be it 1010 £, which cost you in *Spain* but 620 £, so here is 390 £ gotten; but when you lost 55 £ by your Wares sent into *Spain*: Well, this account is cleared, Tobacco is made Debitor 390 £, and Profit and Loss Creditor for the same, and now you are well stored for Money, for all is ready Money, saving 300 £ at six Months. Hereupon you make more Money over by Exchange for *Amsterdam*, by several Bills to your Factor, to the sum of 500 £, and thereupon he is made Debitor, and Cash Creditor for the said sum, *Interim* your said Factor of *Amsterdam* hath made over unto you by Exchange the former 300 £ back again, for which you make him Creditor, and the party Debitor that is to pay you the Money at double Usance.

The Ships of *Lixborn* are also arrived, and bring in return of your Kerseys and Reading Cloths, forty Chests of Sugar of the three sorts, *Panca*, *Mascavado*, and *Blanco*, or white, with advice that the Commodities are sold at a reasonable rate, for by the account it appeareth that the Net Provenu of it cometh to 1204 thousand 800 Reys, which make 3012 Ducats of ten Royals, or 400 Reys, is sterling 753 £; so that there is advanced by the account just one hundred pounds, which are carried to the account of Profit and Loss, as in the former accounts. The forty Chests of Sugars did cost 550 £, whereof the Factor of *Lixborn* is made Creditor, and the account of Sugars Debitor, in like manner as aforesaid, *Mutatis Mutandis*, and the said Sugars were sold payable at six and six Months, for 820 £; so that, the charges and customs deducted, there was 190 £ gotten, which are likewise posted to the account of Profit and Loss.

The 300 £ made over from *Amsterdam*, are now due to be paid here, and the Merchant

with 200 £
returned

of 1000 £

-we 200
bought 1000

to 1000 £
and 1000 £

to 1000 £
and 1000 £

Return from
Spain in To-
bacco.

Accounts of
goods sold in
Spain.

Loss upon
Wares in
Spain.

Reduction of
Spanish Mo-
ney into
sterling.

Gain by To-
bacco.

Money made
over by Ex-
change.

Reduction of
Portugal Mo-
ney into ster-
ling.

Money which
was made
over, return-
ed by Ex-
change again.

chant doth offer you to pay them by a new Bill of Exchange, whereunto you agree, and hereupon you make him Creditor, and your Factor of *Amsterdam* again Debtor; and withal you make over by Exchange other 200 £ payable at double Usance, and for this you make him Debtor also, and Cash Creditor.

The year is now almost expired, and every provident Merchant doth commonly make up his Accompt, and draweth a ballance of his Book, and this Merchant findeth to have received of his Mannor of *Latham*, and Lease of a House 106 £, and for this he chargeth his Cash, and carrieth the same to Gain and Loss, as he did all the former parcels. Then he doth cast up his expences of House-keeping, which came to 150 £; and for this he maketh Profit and Loss Debtor, and Cash Creditor.

Money received of Lands and Lease. Expences of House-keeping reckon'd.

The 400 made over from *Hamborough* are received, and Cash is Debtor for it, and the Parties that paid the same, are made Creditor, and discharged. Now by the Accompt of Profit and Loss, there appeareth to be gotten 911 £ clear, all Charges and Expences deducted: this is now carried to Stock, which is now 5911 £. Hereupon take all the remainders of the Accompts by Debtor and Creditor, which is the ballance of the Book, and you shall find nothing on the Creditor's side, but the Capital of 5911 £, which is ballanced by the nine Accompts following, and the three Accompts for the Lands, Leases, and Household-stuff, amounting to 1900 £ unaltered; so 1900 £ for the said Lands, Lease, Plate, and Household-stuff.

Gains of the Accompt of Profit and Loss, and Loss carried to Capital or Stock.

- 420 Owing by two Parcels at Interest, by C. D. and N. W. Merchants.
- 520 Owing for Velvets, sold to, &c.
- 300 Owing for Tobacco, sold to, &c.
- 820 Owing for Sugars, sold to, &c.
- 1000 Owing by the Factor of *Amsterdam*, &c.
- 180 Owing by the Factor of *Hamborough*, &c.
- 61 Owing by the Factor of *Sevil*, &c.
- 203 Owing by the Factor of *Lixborne*, &c.
- 507 Ready money in Cash.

Ballance of the Leiger Book.

5911 £.

Thus it appeareth, that this Merchant hath augmented his Capital or Stock Nine hundred and eleven Pounds, being now worth 5911 £. And if he had been a Loser by the Accompt of Profit and Loss, then must he make his Capital Debtor, and the said Accompt Creditor, to ballance the matter, whereby his Stock would have decreased. Now by these proceedings in buying and selling, receiving and paying, you may understand all other Voyages for what places soever, taking notice of the diversities of Moneys, and calculations of Exchanges, already declared in our former Chapters, having an especial care to keep an orderly Cash-Book of all the Moneys received and paid out; which, as Money is *Publica Mensura*, or a right Judge to set a price unto every thing, so may you by the measure thereof (truly entred in the Cash-Book) find out many Doubts, Questions and Uncertainties in Accompts: For the Moneys being proceeding from the originals of Commodities or Exchanges, and the persons with whom you deal therein, giving you light and direction to discuss their differences; and therefore it may well be compared to the measure of *Hercules* foot, whereby the whole symetrical proportion of all his Body was found out. And many Merchants Accompts are so intricate, and overgrown with Errors, as *Archymedes* Tomb with Thorns, when *Cicero* came to visit it.

Loss by the Accompt of Profit and Loss.

The importance of a Cash-Book.

Symetrical proportion of Accompts.

But now, methinks, I hear one say, You have briefly shewed us the manner of Accompts by Debtor and Creditor, with the application of it to a Merchant's Negotiation for Commodities and Money, and also by delivering Money by Exchange, and how Money is gotten by Commodities, and by letting the same at Interest; but I cannot understand how a Merchant getting Money by Exchange of Money by Bills of Exchanges.

Hereunto I answer, That it was omitted of purpose, because it should not obscure the former demonstration, otherwise the matter is of such importance, that whosoever dealeth without consideration of it, is like to a blind man groping in the dark, and yet may

may hit the Egg: For (according to the price of Exchange) all the Commodities of the Realm which are exported, and all the Foreign Commodities imported, are sold.

Profit of
Exchange
known by the
Rechange.

Know ye therefore, that the benefit or profit of Exchange is never known directly, but by the rechange thereof: to which end you may remember, that our Merchant did first make over Three hundred Pounds by Exchange for *Amsterdam*, which were rechanged again; and then he made over Five hundred Pounds, Three hundred Pounds, and Two hundred Pounds, in all One thousand Pounds; and now, lately, he hath made over One thousand Pounds more for the said place of *Amsterdam*, all at double Ufance, to make the better benefit and less charges. These moneys are made over at several places, as followeth:

The manner
how Ex-
change giveth
profit.

	£	β	d
300 £ are made over at thirty five shillings Flemish for the pound, is--	525	0	0
500 £ are made over at thirty four shillings ten pence, is Flemish--	870	16	8
300 £ at thirty four shillings six-pence, is--	517	10	0
200 £ made over at thirty four shillings eight pence, is Flemish--	346	13	4
1000 £ at several prices one with another, at thirty five shillings--	1750	0	0
So the 2300 £ sterling paid at <i>Amsterdam</i> , is Flemish--	4010	0	0

These Moneys have been made over, or returned again by Exchange at several prices, and the Accompt cleared, as followeth:

300 £ were made over from <i>Amsterdam</i> , at thirty four shillings	£	β	d
two pence, is--	512	10	0
500 £ were made over at thirty three shillings six-pence for the			
pound <i>sterling</i> --	837	10	0
500 £ at thirty three shillings nine-pence, paid at <i>Amsterdam</i> for the			
pound--	843	15	0
500 £ at thirty three shillings eight-pence in like manner, is--	841	13	4
The Factor taketh for his Salary, and paid to Brokers--	21	4	8
And maketh over 500 £ more, and gave thirty three shillings ten			
pence for the pound--	845	16	8
More at the same price of thirty three shillings ten-pence, he made			
over the just remainder in his hands, being 101 £ 10 β 4 d,			
and sendeth a particular Bill of Exchange of 63 £ 11 β for it--	107	10	4
	4010	0	0

Gain by ex-
change to
profit and
loss.

Here you may find distinguished, that whereas you made over from *London* the sum of 2300 £ sterling, you now receive back 2363 £ 11 β, whereby your profit is 63 £ 11 β, of this you make your Factor Debtor, and the account of profit and loss Creditor, and the like of other sums for other places. The *Spaniard* therefore frameth an account of general exchanges for all places, called *Cambios generales*, to keep an even and just account with his Factor, admitting a certain rate between him and the said Factors, according to which he rateth all the parcels of account, be it for commodities bought or sold, or moneys paid and taken up again by exchange, which is the more labour, but more exactly done; otherwise it bringeth some alteration in account. As for Example:

Difference in
the rate of
exchange.

This Merchants Factor at *Hamborough* doth remain Debtor upon the Account One hundred and eight pounds, which is according to twenty six shillings eight pence for the pound *sterling*. This money he maketh over by exchange, but he is fain to give twenty seven shillings for the pound, which doth differ four pence lups in the pound *sterling*: so that for this difference you must make another parcel, charging the account of Profit and Loss with this loss, and making your Factor Creditor for it; whereas in the general account of exchanges, all is brought over in one parcel; but herein every man may follow his pleasure.

Objection.

Another Objection is made, How shall a man do that hath no stock, or little or nothing

nothing to begin the World, as divers men that from nothing come to an exceeding great wealth? what book of Account can they keep by Debitor or Creditor?

The answer is manifest, all is grounded upon trust. If any man will sell you Commodities payable at long days of payment, and you sell them, and pay him with his own, you can make him Creditor for the same, and the Commodity Debitor: And in like manner if any man lend Money unto you to Trade withal. So that you may perceive that this is an excellent Invention, and a most commodious course to know things readily.

The Bankers therefore that deal for Millions of pounds, and make great payments continually by assignation, do sum up every ten parcels, and post them over to a new Account, because they know at all hours whether a man be Debitor or Creditor unto them.

If the Treasure of Princes were disposed by this manner of Account, they should receive many benefits and advantages.

First, they should not be in wants as they commonly are, but make their Treasure go further in payments, because they may know at all times where to find their own, and what is owing unto them.

Secondly, they should not be deceived as they are by their Auditors Accounts, by way of charge and discharge, made sometimes many years after, when commonly Officers are much indebted unto them, and yet call for Money continually, which afterwards (before the Account made) is consumed by extraordinary allowances, which are easily procured, when their Moneys are out of their Coffers; so that upon the matter, they might pay that with one penny which now doth cost them three pence, whereof the late Wars in Ireland gave us a sufficient instance.

Lastly, the charges and expences of Officers would be much diminished, and Princes would content their followers and subjects with better pay.

Worthy of perpetual remembrance is that noble Prince King Henry the seventh, who (in his singular wisdom and policy) knowing how Princes are subject to be wronged by their Officers in the disposing of their Treasure, by fraudulent and deceitful accounts, which either by ignorance, or otherwise by connivence, do pass, did himself (with great facility) take an inspection in all his Exchequer Accounts, by an Abstract of the said Accounts, entred in a book by some experienced and skilful man in Accounts, whereunto his Highness did subscribe his Royal Signature, before the Officers (upon good Certificate made to the Lord Chancellor) could have their *Quietus est* pass the great Seal of England. And the said King was pleased many times to enter into particular examination of some of the Accounts, whereby he did strike a Terroure into the Hearts of the Officers; so that they became more careful, and durst not commit any fraud or deceit by combination or toleration, but his Treasure was duely administrated and preserved. This Signature of the Kings, in the said book, is extant to be seen in his His Majesties Exchequer.

Urgent necessity caused the late French King Henry the fourth, when he was King of Navarre, to be present in the disposing of His Treasure: In so much that afterwards (in possessing the Diadem of all France, and calling to remembrance his former observation, by comparing things to their first principles) he found that every French Crown (being sixty soulz) which his Coffers should receive, there came not above the fourth part *de claro* unto him. Whereupon by rooting out of Corruption, deposing of needless Officers, profitable emptions of things necessary, and by wise disposing of them, he brought (*è contrario*) three parts of every Crown unto his Coffers, and did in progress of time accumulate a very great Treasure: And yet did he increase Officers Fees, according to the alteration of time, which (by accidental causes) had made every thing dearer.

Thus much *obiter*. Now if a Merchant be also Factor for others in the buying and selling of Commodities, delivering of Monies at interest, and by dealings in Exchanges and Rechanges, having a toridge allowed to him for the same, according to the manner of Merchants, some more and some less, as they agree between them, the

Answer.

The keeping of Accounts by the Bankers.

Princes Accounts to be kept by Debitor and Creditor.

Notable example of King Henry the seventh.

Providence of the French King Henry the fourth.

Factors Accounts.

Dismembring
of Accounts.

difference in keeping other mens accounts, with whom they have any correspondence, is but small; for if it be for Goods or Merchandises sold, they will intitle the Account, Goods of the Account of such a man, do ow unto Cash, such a sum paid for Custome and Charges; or if it be for Goods bought, he will do the like, and discharge the Accounts by making the said Merchant Debitor or Creditor, for it is as the said Accounts require, which he doth also charge with Factoridge, or provision for his Sallary: and therefore all Factors keep a particular Account, to know what they have gotten by Factoridge or provision at the years end, and then they charge that Account with their charges and all such expences, as they have been at, and the remainder is posted to Capital, as in the Account of Profit or Loss, whereupon some others do bring their charges and expences, and so carry all the provision to Capital or Stocke: Herein every man may use his pleasure, for this manner of account affordeth many distinctions; All which several Branches or Members of Account may be brought to make up the compleat Body; for by the dismembring of an Account, separating every thing in his proper nature, you are enabled to find out many errors and intricateness of Accounts, by reducing the Body of it to his perfection.

A Question
made by Ci-
vilians about
Books of
Account.

In this place may be expected a declaration of the several Coyns, or Calculation of Monies, wherein the Books of Merchants Accounts are kept beyond the Seas: But because the same is founded upon the several Exchanges between Country and Countries, I have thought good to refer the same to the proper places of Exchanges hereafter following, and to conclude this second part of *Lex Mercatoria*, with that notable question made by the Civillians; Whether a Merchant or a Banker, keeping two Books of Account, the one concerning the Monies of his Bank, and the other touching trade of Merchandise for Wares shall be censured alike for such Monies as he oweth unto his Creditors? So that the Creditors (after his decease) shall all stand in equal degree to be paid, either in the whole or in part, if the Bankers estate be not sufficient for the payment thereof; Herein the Judges of Merchants do make no difference, but the Civilians have made a great distinction therein, and they say, That the Book of the Bank, is more to be credited than the other; for, saith *Benvvenuto Straccha*, the Book of the Bank was kept publickly, and the other (as it were) secret to himself: So that the Creditors of the one are to be distinguished from the other, as being two negotiations, and to be dealt therein according to their several natures, and the means thereof extant; with such considerations as may be incident thereunto. To declare my own opinion, I say, That the Canon and Civil Law, making no distinction in the payment of the Testators Debts, between Monies owing for Wares or for Interest; there ought not to be any difference in the nature of the debt, in regard of the Books of Accounts.

The End of the second Part.

The Third Part

OF

LEX MERCATORIA,

Or the Ancient LAW-MERCHANT;

Concerning Exchanges for Moneys by Bills of Exchanges, compared to
the Spirit or Faculty of the Soul of *Traffick and Commerce*.

HAVING (in the First and Second Part of this Book) intreated of the Body and Soul of Traffick, namely, Commodities and Moneys: Let us now handle the predominant Part of the course of Traffick, which is the Exchange for Moneys, by Bills of Exchanges for Forraign parts, compared to the Spirit or Faculty of the Soul. For as Moneys do infuse life to Commodities by the means of Equality, and Equity, preventing advantage between Buyers and Sellers: So Exchange for Moneys by Bills of Exchanges (being seated every where) Corroborateth the Vital Spirit of Traffick, directing and controlling (by just proportions) the prices and values of Commodities and Money, as shall be declared.

Many men cannot well discern the distinction of the Spirit in sundry matters, because man (consisting of Body and Soul (that) which belongeth to the Spirit) is comprised under the name of Soul: But if they be willing to understand the necessary distinction hereof, reason in the Theorick Part, will demonstrate the same in the practick Part of this discourse of Exchanges.

Saint Paul in the latter end of his second Epistle to the *Thessalonians*, wished a sanctification to their Spirits and Souls, and their Bodies until the day of Judgment. For albeit the Spirit of man, is rightly termed to be the Faculty of the Soul; yet the parts of the Soul concerning Understanding and Will, have their proper relation; for that part called Understanding, is seated chiefly in the Soul, as Will is in the Spirit, both to be accompanied with Knowledge.

The Philosophers have made this distinction by their Chymical observation: And such as place the Soul in the Blood (disperfed through all the Veins of the Body) do also place the Will of Man in the Spirit, residing in the heart of Man, which the Anatomists demonstrateth to be a little concavity, where the drops of the vital Blood are placed in the heart, which are seared up, and the place is shrunk in Bodies which have been Poysoned.

To make application of this comparison between the Soul and the Spirit, we shall find by the following discourse, that even as the Spirit of Man is predominant over the Soul and Body in all the Actions thereof, which by the Blood are quickned and preserved, even so is the Exchange for Moneys by Bills of Exchanges, overruling the course of Commodities and Moneys in all places where the Action of Money is felt or seen, directing the same (by some due proportions) accordingly.

CHAP. I.

Of the beginning of the Exchange for Moneys, by Bills of Exchange.

The cause of the Exchanges

THe Exchange for Moneys is of Great Antiquity: for (as we have declared) the first Silver Moneys Coined by the Romans is almost 1900 years since. And even as Money was invented to be made of the best Metals, to avoid the troublesome carriage of Commodities up and down, and from one Country into another: So (upon the like considerations) when other nations (imitating the Romans) did Coin Moneys, Exchange by Bills for Moneys was devised, to avoid both the danger and adventure of Moneys and the troublesome carriage thereof. This Money now being made by divers Nations of several Standards and divers Stamps and Inscriptions, (as a Mark of Sovereignty) caused them to appoint a certain Exchange, for the permutation of the several sorts of Coyns in divers Countries, without any transportation of the Coyn, but giving *Par pro Pari*, or value for value, with a certain allowance to accommodate the Merchant: And the Officers to execute the same, were called, *Nummularii*, *Argentarii*, and *Collybistæ*, that is to say, *Nummularii* of *Nummus* or the Coin it self; *Argentarii*, because the Silver Coin was most usual in the course of Traffick; and *Collybistæ*, because it signifieth a reward for Exchanging.

Here now let us observe four manner of Exchanges which have been used, and in some Countries are yet continued, albeit some of them are abrogated in England, commonly called *Cambio Commune*, *Cambio Real*, *Cambio Sicca*, and *Cambio Præstita*, which denomination may be admitted.

I.
Cambio Commune.

Tables of Exchange.

Friscobaldi the Exchangers.

The first manner of Exchange called *Cambio Commune*, is properly that Exchange which the said *Collybistæ*, or common Exchangers did use by the authority of Princes and Common-wealths, for the lawful and currant Moneys of their Kingdoms and Territories; which was found to be very expedient and necessary, and was established to prevent the exportation of Money from one Country into another Country: And these Exchanges did deliver in all Countries the Money in one species, for the Moneys in other species by them received, as aforesaid. Whereupon King Edward the third of England caused certain Tables to be set up at Dover and other places of the Realm, declaring the value of the said sundry species of Coin of all Countries trafficking with his Subjects, and the allowance which Merchants were to give to have their turns served; as may appear by the good Laws made in his time, when there were Moneys coined in divers places of this Kingdom, and not in one Mint only within the Tower of London. And this was long before the discovery of the *West-Indies*, from whence the Ocean of Money did run into Christendom. And for the Government of the said Tables, all was at the direction of the Master of the Kings Mint at London, and with a correspondence of other Mints, namely, at *Canterbury*, at *Kingston upon Hull*, *New-Castle upon Tyne*, *Bristol*, and *Exceter*. And the Exchanger for the King at London did also depute Exchangers in the most places, except that certain Merchants of *Florence*, called *Friscobaldi*, were the Kings Exchangers at *Kingston*, *New-Castle*, and *Exceter*, who made the said Exchanges of value for value, with a reasonable allowance, and by their means were all the said Mints set on work, and the transportation of our Monys was prevented; for as Bilhop *Turbid's* book of *Arithmetick* declareth,

declareth, by giving *par pro pari*, or value for value, there was no gain left to the transporter.

The Kings of *England* did constitute these Exchangers, even as the *Cambiadors* and Bankers are used in other Countries, being Authorized by the King or Prince of the said Countries, especially King *Edward* the first of *England*, who had two Exchangers, the one called *Custos Cambii infra Turrem*, who had the charge in buying of *Bullion* and to look to the Coinage of Money within the Realm, now called the Warden of the Mint: The other was called keeper of the Exchange and Rechange within or towards this Realm, for Moneys to be paid *in specie*, by Bills of Exchanges beyond the Seas. And afterwards the said Exchanges were made without naming the species, but according to the value of the several Coins, and this was called *Cambium Regis*, or Royal Exchange, which caused Queen *Elizabeth* to name the Bursle in *London* accordingly.

Kings Exchangers.

2.
Cambio Real

This office appeareth to have been in the 11th. year of the said King *Edward*, by an Act of Parliament made at *Acton Burnel*, since which time the succeeding Kings and Queens have continued the same by 16 several Letters Patents. And whereas it seemed that the said two Exchangers could not execute their offices conveniently being asunder; it fell out that, in *Henry* the sixth his time, a Law was made, by which both offices were put into one mans hand, and so continued many years, until the time of King *Henry* the eight, when he caused base Mony to be made at the Siege of *Bulloign*, whereupon no certain Exchange could be grounded: Albeit that before that time, in the two and twentieth year of his Reign, he caused a Proclamation to be made according to an old Statute made in the time of King *Richard* the second, That no person should make any Exchanges contrary to the said meaning or Act of Parliament, upon pain to be taken to be the Kings mortal enemy, and to forfeit all that he might forfeit. For in his noble Fathers time King *Henry* the seventh, the Bankers had invented a Course of Merchandising by Bills of Exchanges, which they named *Cambio Sicco*, and *Cambio Fictitio*.

Exchanges discontinued.

The Chronicle of *Grafton*.

This *Cambio Sicco*, alias called dry Exchange, is in this manner: A Merchant hath occasion to use, *Verbi gratia*, one hundred *℥*, which they will deliver him in *London*, to be paid unto their Factor at *Stoad*: But having there no Factor of his own, the said Merchant is content to make his Bill of Exchange upon the Bankers Factor, payable to him the said Factor, with order and advice, that when the said Bill shall be due, he shall charge him by Exchange again, and take up the Mony there, and he will pay the same with the rechange and charges of Factoridge and Brokeridge: Wherein they will be sure to make him pay very great Use or Interest, of fifteen or twenty in the 100 for the taking up of this Mony, and to make it more dryer Exchange, they will be contented to take no Bill at all, but the Merchants promise to pay it, as other men do at the same time, dealing in Exchange for the said place of *Stoad*, and in like manner for other places.

3.
Cambio sicco.

Cambio fictitio is yet more pernicious, and performed in this manner: A Merchant (to keep his credit) being driven to buy goods for a whilst, when Mony is not to be had, and he will not be beholding unto others, coming unto them (as having store of Commodities at all times) they feign that they have need of Mony, and must sell their Commodities for ready Mony; provided always (say they with loving protestations) we will pleasure you thus far, look what the Goods come unto, we will take it up for you by Exchange for *Venice*, *Lyons*, or some other place, so as you will pay us for Exchange, Rechange, or any other incident Charges: Whereunto the Merchant agreeing, then shall he be sure to pay soundly for the Use of the Mony, and lose exceedingly upon the Wares.

4.
Cambio fictitio

These two biting manner of Exchanges being discovered, were by an Act of Parliament prohibited in the 3 and 4 year of King *Henry* the seventh: Afterwards (as is noted) the Exchange being discontinued in the time of King *Henry* the 8, it happened that the former abuses came to be rise again in the reign of King *Edward* the sixth, which caused the Use of Exchange to be utterly forbidden for a short time.

Exchange was forbidden.

But

But as Ships cannot sail without Water, no more can Traffick subsist without Exchange in the accustomed places : So that the inconveniences appearing it was restored again in hope of good dealing and reformation promised by other Princes, concerning the Royal Exchange. But in the time of Queen Mary it was again neglected ; who being Married with King Philip the second of Spain, did continue in those things, because the dominion of the Low-countries were esteemed to be under one degree.

Complaints of
Exchanges.

In the beginning of the Raig of Queen Elizabeth, new complaints were made of the New Exchanges, by Mr. *Hussell* Courtmaster of the Company of Merchants Adventurers ; but no man could apply or find a remedy to moderate the Inequality of Exchanges, and to have value for value, as appeareth by Letters Patents granted to the old Lord Treasurer *Burghley*, who did not execute the same in three and twenty years after, for want of true direction ; to the great loss of the Realm, as may be seen by a Commission in Blank returned by divers Merchants : Albeit the Italian Merchants in those days could not deny the abuses thereof being expostulated withal, as by their Politick Letters appeareth, under the hand of *Acerbo Velutelli*, *Saigo Cavalcanti*, and others, who wanted not some upholders to maintain their private benefit.

CHAP. II.

Of the true Calculation of Moneys in Exchange by Bills of Exchanges, according to Par pro pari.

The true
ground of Ex-
changes.

THe true Royal Exchange for Moneys (by Bills of Exchanges) is grounded upon the weight, Fineness and valuation of the Mony of each Country, according to the *Par*, which is, value for value : And so is our Exchange of *England* grounded upon the weight and fineness of our Moneys aforesaid, and the weight and fineness of the Moneys of each other Countrie, according to their severall Standards proportionable in their valuation, which (being truly and justly made) maketh the price of Exchange for every place, according to the denomination of the Mony, whereupon all Exchanges are made.

The manner
to calculate
Exchange.

These Exchanges do much differ in the name and proportion between the Gold and Silver observed in most Countries ; so that we are to examine and compare our weight aforesaid, with the weight of other Countries : And the fineness of the Sterling Standard with the fineness of the severall Standards of the Coyns of other Countries : And if we differ not with them in the proportion between the Gold and Silver, then may our Exchanges run at one price both for Gold and Silver, taking the denomination according to the valuation of Moneys of each Countries : And hereby shall we find how much fine Silver or Gold our pound sterling containeth, and what quantity of other Moneys of *Germany*, *Italy*, *France*, the *Low-countries*, *East-land*, and elsewhere we are to have in Exchange, to countervail the same in the like weight and fineness answerable unto ours, be it by the Pound, Doller, Ducat, Crown, or any other imaginary or real Coin, giving always value for value, and receiving the like, which is called *Par*. But this course of Exchange being of late years abused, and (as it were) made a Merchandise, doth overrule the course of Commodities and Moneys by rising and falling in price, according to plenty and scarcity of Money, and in regard of discrepance and distance of time and place : Which made some Merchants (by mistaking) to compare the course of Commodities and Exchange to be a like ; as if the measure of a thing

Imaginary
and Real
Coin.
Par of Ex-
change.

thing, and the thing measured thereby were alone. For even as Money is *Publica Mensura*, or the publick measures within the Realm between man and man: So is Exchange for Moneys the publick measure between us and Forraign Countries for all Commodities bought and sold, which therefore requireth a certainty in the calculation of the *Par* aforesaid, admitting nevertheless an advantage above the same, upon occasions on either side.

Exchange the publick measure of Nations, &c.

This Exchange is properly made by Bills, when Money is delivered simply here in *England*, and Bills received for the same, to have the payment thereof in some other Country beyond the Seas, or when the like is done beyond the Seas, and the Money is received here in *England*, and that upon a certain price agreed upon between Party and Party, which is termed the price of Exchange, whereof Merchants have the only and whole disposing, and buy and sell their Commodities beyond the Seas accordingly: Without that few or none of them do look into the nature of Exchange, as aforesaid, but only to the present object, which is, to know how the price of Exchange goeth at the time when they have occasion to deal therewith: Howbeit such Merchants, as never or seldom deal for Commodities, but altogether for Money by Exchange, have another observation therein; and Merchants that will be Exchangers indeed, must know perfectly the weight and finess of our English Coyn, and of the Forraign Coin also, and compare the same together to make the said calculation of Exchanges; wherein they are not to be directed by the valuation which is uncertain and inconstant, much less by the tolleration of Moneys beyond the Seas to go currant above the said valuation; so that by Authority they ought to be governed and directed herein, declaring the true value for value, or *Par pro Pari*, as the very foundation of all Exchanges; because this is not a fit study for every Merchants capacity, and may be done nevertheless with great facility, and without interruption of Traffick, as shall be declared.

The manner of the Royal Exchange.

Valuation of Money beyond the Seas inconstant.

But to come first to the particulars concerning weight, we are to know, that in all places beyond the Seas, they use for their Moneys (both Gold and Silver) the mark weight of 8 Ounces, heretofore spoken of, with the division of 20 Penny weight, or 20 English, so called beyond the Seas, and the subdivision of 24 Grains here, or 32 Azes or Grains there. These 8 Ounces compared unto our Pound weight Troy of 12 Ounces, are within a little all one, Ounce for Ounce in weight. But upon the Pound of 12 Ounces, as aforesaid, which is one mark and a half mark weight of theirs, it is found that in the said proportion of a Pound, our weight is heavier than the weight of *Germany* and the *Low-Countris* by 3 Penny weight; and than the weight of *France, Italy, Spain, and Scotland*, by 4 Penny weight; all which may be considered in the price of Exchanges, in allowing more or less for the *Par* according as the foundation of the Exchange lieth, either upon our 20 Shillings Sterling, or upon their Crown, Ducat, Döller, Florin, or other Coin, which is properly the head or *Radix Cambii*, whereupon Exchanges were made. This weight is to be considered in the weight of the piece of Coin, and from the pieces to the number of them in the mark or Pound weight aforesaid.

Weight of Money in Exchanges.

The head of Exchanges, or *Radix Cambii*.

Concerning the finess of Money to be calculated in Exchange, the same is known by weight, for it must be distinguished thereby; that is to say, We ought to know how much fine Silver or fine Gold there is in the mark or Pound weight, of the sundry Coins of the several Standards of Moneys of all Countries, where Exchanges are used between us and them: And to calculate the same upon the Pound Sterling for some places, or upon the Crown, Ducat, Döller, Florin, and other imaginary Coins for other places, to the end we may have finess answered by weight.

Fineness of Money in Exchanges.

To understand the premisses, let us suppose that a Merchant stranger cometh into the Realm, and bringeth with him many unknown and strange Coins, to have the Coin of the Realm for it, according to value for value by weight and finess, and that the said Merchant (having weighed the said Coins) hath a sufficient knowledge of the quantity of fine Silver and Gold which is contained in the said weight, and his desire is to have the same answered unto him by the like weight, and by the like fineness.

The manner to examine the weight and fineness of Money.

ness in weight in Moneys of this Kingdom. Herein (no doubt) he will be assured, what fineness or fine Silver and Gold there is in our Moneys, and that he may have the same by weight in the said quantity of Coins, whereupon (after the weight of our Moneys) he will calculate distinctly what quantity of Silver and Gold there is in the said Moneys, and what quantity of Copper, and so will require the full quantity both of the Silver and Gold, and of the Copper accordingly. So is it with the matter of Exchange, grounded upon the very value of Coins, if there were no valuation whereby the price of Coins is baptized and receiveth a name, which giveth a denomination of price unto the said Coins, or unto the Exchanges of the said Coins, which in the manner aforesaid maketh the said price of Exchange.

Definition of
Bullion and
Allay.

Valuation of
Moneys in
Exchanges.

Proportion
between Gold
and Silver in
Exchanges
made in
England.

But so long as the calculation remaineth upon weight and fineness, without respect had to the valuation; so long may we esteem the said Coins to be in the nature of Materials or Bullion; that is to say, Prohibited Moneys to be currant, which Forraign Nations call Bullion, as it were unlawful and fit to be molten down, from whence the word Bullion is derived, or which other Nations call to be Materials, or Maïs of Gold and Silver, even as Copper is called Allay or mixture thereunto.

Concerning the Valuation of Moneys, we have already in the Second Part intreated thereof, compendiously and substantially: So that in this place we are to observe the denomination, which giveth a rate or price unto Exchanges, even as it doth unto the several *Species* of Money in their kind.

Concerning the proportion between the Gold and Silver in the said Exchanges we are to observe, that when the proportion between the Gold and Silver was 12 to one, or one Pound of Silver to an Ounce of Gold (which is now 13 $\frac{1}{4}$ to one;) then the ensuing calculation in Exchange was true, namely, to account eight Carrats of fine Gold, or four Ounces of fine Silver for 20 Shillings Sterling, reserving in the said rate a reasonable gain for the Merchants towards their gains and charges. But now that the said proportion is altered, and that thirteen Ounces and $\frac{1}{4}$ part, or four Penny weight is appointed to be given for one Ounce; of necessity it followeth that the Silver is undervalued, and the Gold advanced: So that in matter of Exchange there ariseth a two-fold consideration, the one to be established in *Par*, according to the Golden Coins, and the other after the Silver Coins. And this measure of Exchange between Us and Forraign Nations is very tender and delicate; yet Merchants occasions, in the course of Traffick, do exceed the said limitation upon plenty or scarcity of Money, and the many deliverers or takers up of the said Moneys according thereunto, which is proper to confirm the mutability of Exchanging above the said *Par*, but never under the same: For it is like unto the Needle of the Compass, which hath been touched upon the fixed North Star.

Proportionable valuation
of Moneys for
Exchanges to
be made accordingly.

Some Merchants are so far wide from the knowledge of the value of Coins, and the Exchanges made thereupon, that they are of opinion, That there can be no certain Rate or *Par* of Exchange set to answer justly the value of the Coins in Forraign parts, by reason of the diversity and disproportion of the Coins of Gold and Silver, and their intrinsical and extrinsical values. But these Merchants are to understand, that the Moneys of all Countries have a proportionable valuation relative within themselves, according to their several standards for weight and fineness, only the smaller and baser Coin hath some little known advantage, which may be considered of in Exchange, if there be cause that the quantity of those Moneys do exceed the bigger and finer Coin. This consideration hath been had heretofore; and especially in the *Par* agreed upon between the *Low-Countries* and this Realm, in the year 1575, when upon the *Philip* Doller the Exchange was at twenty five Shillings the *Par*, and the small Moneys would exceed twenty seven Shillings, and upwards, but the quantity did not surmount the better Coin. The like was upon the *Par* agreed upon with the States of the United Provinces, Anno 1586, at thirty three Shillings four Pence; and with *Hamburgh* and *Stoad*, to twenty four Shillings nine Pence Lubish upon the Ricks Doller of thirteen Shillings, or nine Marks four Shillings for our Pound Sterling of 20 Shillings, making four Dollers and one half to answer the said *Par*, which

which Dollar is inanced since to 54 Shillings, and we receive now but 4 Dollars for the same, and so for other places accordingly.

C H A P. III.

*Of the Denomination of Imaginary Moneys of all places,
whereupon Exchanges are made by Bills.*

THE Denomination of Moneys, which we call Imaginary, is because there is not any peculiar or proper Mony to be found *in specie*, whereupon the Exchanges are grounded, as it was in times past in many places, where some Moneys were the cause to ground the price of Exchange upon: As our Angel Noble, being coined for six Shillings eight pence Sterling, whereupon Exchanges have been made, as now is done upon 20 Shillings, and so might the new Pieces of our Sovereign King *James*, Laureat be taken. But it is more proper to make Exchanges upon the Silver Coins, for the price of Commodities is most ruled thereby in all places, which by the quantity is 500 to one. Hence did proceed the Cause, that when our Gold in the year 1611 was advanced ten in the hundred above the Silver, the price of Commodities did not rise, albeit forraign Nations did cause the price Exchange to fall. But if Silver were inanced, presently the price of Commodities would follow as the rule thereof, and the price of Exchange would fall more, for Exchange will over-rule both. The price of Gold not so effectual as the price of Silver.

In like manner do we call the Moneys of other Countries, whereupon Exchanges are made to be Imaginary, as the Dollars in *Germany*, the Crowns in *France*, the Ducats in *Italy* and other places, which by the great diversity you may understand as followeth; together with

The Calculations of Merchants Accounts, whereupon their Books of Account are kept, according to their Imaginary Monys.

IN *Flanders*, *Brabant*, and most places of the *Low-countries*, they keep their Books of Account and Reckonings by 20 Shillings Flemish, every Shilling 12 Deniers or Pence, which Shilling is 6 Stivers. Pound Flemish.

In *Artois*, *Henault*, and other places by Pounds Tournois of 20 Stivers, or 40 Pence Flemish, whereof six called Guildern or Florins make the Pound Flemish in all the 17 Provinces of the *Netherlands*. Pound Tournois.

Some do reckon by Pound Parafis, which are but 20 Pence, whereof twelve make the Pound Flemish: But their Accounts, as also the Reckonings of their Prince, or Finances, are kept by Pounds Tournois, which Pound they divide into 20 Shillings every Shilling into twelve Pence, and the like is done by the Pound Parafis, and these have also their subdivisions of *Obolus*, *Maille*, *Heller*, *Hallinck*, *Corte*, *Mites*, *Point Engevin*, *Poot*, and such like Copper Monys too tedious to rehearse. Pound Parafis.

In *Germany*, in the year 1520 was the Gold Guilder coined for a general Coin, and valued in *Holland* for 28 Stivers, which is now *in specie* at double the price; nevertheless they do continue to buy and sell all that great quantity of Corn, which is brought from the East-countries, *Poland*, and other places, by the said Gold Guilder of 28 Stivers. Their Dollar was coined at 65 Creutzers, since risen to 72 Creutzers; yet their Exchange is made upon the Dollar of 65 Creutzers, which is imaginary. Gold Guilder.

M m

At

	At <i>Augusta</i> the Exchange is made upon the said Dollar of 65 Creutzers, at 3 weeks or 14 days sight after the Bill presented.
Florins of 60 Creutzers.	At <i>Frankford</i> they reckon by the Guilder of 60 Creutzers, called in Latin, <i>Cruigeri</i> , being Pieces with a Cross, they are Florens, and their Exchange is made upon the Dollar of 65 Creutzers, payable in the two yearly Fairs or Marts, the one the week before <i>Easter</i> , and the other in the beginning of <i>September</i> , to continue for all the Month.
	At <i>Noremberg</i> , the Exchange is made upon the said Dollar of 65 Creutzers, and many times upon the Florin of 60 Creutzers, which they also divide into 20 Shillings, and every Shilling 12 pence to keep their Accounts by.
Bohemicos.	For <i>Bohemia</i> , Exchanges are made upon the Dollar of twenty and four Bohemicos.
	At <i>Vienna</i> they reckon by Guilders or Florins of 8 β , of 30 <i>d</i> to the Shilling, and two Heller to the Penny, and Exchange is made thereupon.
Divers Guilders.	At <i>Baviera</i> , by Guilders of 7 <i>s.</i> of 30 <i>d.</i> for Exchanges and Accounts.
	In <i>Hungary</i> , by Guilders of 10 <i>s.</i> of 30 <i>d.</i> and by Florins of 20 <i>s.</i> and 12 <i>d.</i> to the Shilling, and Exchanges are made upon their Ducat.
Marks of 32 Groffes.	At <i>Bresslo</i> and <i>Lipfich</i> they reckon by Marks of 32 Groffes, of 12 Heller to the Gros, and they exchange by 30 Florins <i>Bresslo's</i> , to have at <i>Vienna</i> 34 Florins, or at <i>Norenberg</i> 32 Florins.
Pounds of 20 Shillings and 12 Hellens, &c.	At <i>Ulme</i> they reckon by Pounds of 20 <i>s.</i> and 12 Heller to the Shilling, and their Exchange is made upon the Dollar of 60 Creutzers.
	At <i>Coloign</i> by Dollars of 72 Creutzers, for Accounts and Exchanges.
Pound Sterling.	At <i>Embsden</i> they reckon by Guilders, and Exchange upon the Rickx Dollar; but from <i>London</i> hither and thither upon the £ Sterling of 20 <i>s.</i>
Marks of 16 Shillings	At <i>Hamburg</i> they account by Marks of 16 <i>s.</i> Lubish, of 12 <i>d.</i> to the <i>s.</i> Exchanges for <i>London</i> upon 20 <i>s.</i> Sterling, and for other places upon the Rickx Dollar before mentioned of 33 <i>s.</i> now by them inhanced to 54 <i>s.</i> Lubish, or so many Stivers Flemish.
	In <i>Pomerania</i> they reckon by Marks of 16 <i>s.</i> Snudens, and the Exchange is upon the Rickx Dollar of 32 <i>s.</i> of two Snudens.
Eight Marks a Dollar.	In <i>Sweden</i> they reckon by Marks, whereof 8 make a Dollar, whereupon they exchange, and 2 Marks make a Clipping of 9 $\frac{1}{2}$ Stivers.
	In <i>Denmark</i> upon Marks of 16 <i>s.</i> Exchange upon the Dollar.
Polish Guilders of thirty Groffes.	In <i>Dantsick</i> they keep their Account in Polish Guilders, of 30 Groffes, every Guilder of 18 <i>d.</i> to a Gros. The buy with the great Mark of 60 Groffes, or with the little Mark of 15 Gros, also by Scoc of 3 great Marks; and they exchange upon the Florin Polish, or upon the Pound Flemish, payable at 14 days, and also one month.
Florins Polish of 18 Farthings.	At <i>Riga</i> they buy by Dollars or Florins Polish of 18 Farthings, whereof the 11 make ten Dollars: But their Exchange is made upon the Rickx Dollar.
	The Accounts in <i>Barbary</i> are kept, and Commodities are sold by a Ducat of ten Ounces to the Ducat, and 8 Eights to the Ounce, valued at 12 <i>d.</i> Sterling.
Florins of 48 Shillings.	In <i>Poland</i> their Accounts are made by Marks, and the Exchanges upon the Dollar, and also upon the Florin of 48 <i>s.</i> the Mark being $\frac{1}{3}$ part of it.
	In <i>Russia</i> they have small Coin of 11 Ounces, 15 Penny weight fine, called <i>Dengen</i> , whereof 320 Pieces weigh but a Mark of 8 Ounces. They exchange upon the Dollar of <i>Germany</i> ; but for <i>London</i> upon their Roble, which is a double Ducat, accounted to be a Mark Sterling, or 13 <i>s.</i> 4 <i>d.</i>
Roble or Mark.	At <i>Rome</i> they keep their Account by Ducats, <i>Di Camera</i> of 13 Julie every Ducat, which they divide in 20 <i>s.</i> and every Shilling 12 Pence. Their Exchange is also made upon the said Ducat, <i>Di Camera</i> , which for Lyons are made payable by Marks D'or, or of Gold, so called, but are imaginary.
Ducat Di Camera.	At <i>Millain</i> they keep their Accounts by Ducat Imperial, divided by 20 <i>s.</i> and 12 <i>d.</i> and Exchanges are made also upon the said Ducat, accounting 80 <i>s.</i> to the Ducat Imperial. But all their buyings are made by a Ducat currant of an hundred and twenty Shillings.
Ducat Imperial.	

At

At *Venice* they account by Pounds Flemish of ten Ducats of 24 gros, which they divide by 20 Shillings and 12 Pence, also by the Ducat of 124 Shillings, called *Ducato di Banco*, or currant, and thereupon Exchanges are made. Ducat di Banco.

At *Florence* they account by Crowns of 20 Shillings, and 12 Pence to the Shilling, or by a Ducat called *Largo*, or *Scripto in Banco* for Exchanges. *Florin* is twenty and four *Quatrinii*. Ducat Largo, or Scripto in Banco.

At *Genoa* all Accounts and Exchanges are made by Crowns of sixty Shillings, divided by 20 Shillings and 12 Pence, and here are above 15 Banks, or Exchanges. Crowns of 60 Shillings.

At *Verona* the Exchange is made upon the Ducat of 93 Shillings, and they make their Accounts by 20 Shillings, and 12 Pence to the Shilling. Ducat of 93 Shillings.

At *Luca* Exchanges are made for divers places in *Italy*; and for *Lyons* upon the Ducat.

At *Naples* they Account by Ducats, Tarys, and Grains, the Ducat 10 Carlini, Tary is two Carlini or two Royals, and Exchanges are made hereupon for the most places of *Italy*. But for *Lyons* they Exchange by number, as 125 Ducats for one hundred Crowns. Ducat of 10 Carlini.

In *Calabria*, *Puglia*, Exchanges are made upon the said Ducat of 10 Carlini.

At *Ancona* Exchange is made on the Ducat of 21 Gros, which is *in specie* 23 Gros, and is also 14 Carlini, of 6 Bollidini for a Carline. Ducat of 21 Gros.

At *Bologna* they Account by Piastra or Pound of 20 Bolognesi: The Exchange is upon the Ducat of 4 Piaftri. Piastra or Pound.

At *Palermo* in *Sicilia* the Ducat is 13 Tary, of two Carlini the Tary.

The five Royals of *Spain* are 6 Tary, they Account by Ounces of 30 Tary to 20 Grains, every Tary and every Grain of 6 Piccoly, and their Exchanges are made upon Florines of 6 Tarih. Ducat of 13 Tary.

At *Lyons* in *France* all their Accounts, by an edict made in the year 1577, are to be kept in French Crowns of 60 Souls or three Pounds Tournois, and their Exchanges are made thereupon, unless it be for some places in *Italy*, where they Exchange for number, to have so many Ducats for so many Crowns of the sum; but not *in specie*, which is altogether imaginary, yet respecting value or *Par*. Crowns of Exchange.

At *Paris*, *Roan*, &c. their Accounts and Exchanges upon the said Crown.

In *Spain*, at *Sevil*, *Madril*, and other places, their Accounts are all kept by Malvedies, whereof 375 are esteemed to make a Ducat of Exchange of eleven Ryals, every Ryal is 34 Malvedies, and so maketh but 374. Others keep their Accounts by Ryals of 34 Malvedies in Ryals, as our English Merchants do, and their Exchange is made upon this imaginary Ducat of three hundred seventy five Malvedy, to be paid in Bank with five upon the thousand, which is the salary of the Banker, or without the Bank, to be paid without the same. Ducat of 375 Malvedies.

In *Castile* their Exchanges are also made upon the Ducat of 375 Malvedies, which they call in the Bill of Exchange *Ducados d'oro*, or *de peso*, to be paid out of the Bank is better by 6 or 8 *pro milliar*. Ducat de peso, or d'oro.

In the Kingdom of *Arragon*, *Barcelona*, *Valentia*, *Saragossa*, and *Catalonia*, the Royal of Plate is 23 Dinero's, and the Ducat is 12 Ryals, whereupon they make their Exchanges: And their Accounts are by 20 Shillings and 12 Pence for every Ducat of 12 Ryals, as aforesaid. Ducat of 12 Ryals.

At *Lixborn* they keep their Accounts by Mill Reas, whereof 400 Reas make a Ducat, alias *Crufado*. Mill Reas is 22 Ryals of ten Testons, every Teston is 100 Reas. There is also Testons of 4 Vintains, the Royal is two Vintains, and the Exchange is made upon the Ducat of 400, &c. Ducat or Crufat of 400 Reas.

In *Turky*, at *Aleppo*, *Tripoli*, and *Constantinople*, by Sultanees of 120 Aspers, or Dollars of 80 Aspers, every Asper is ten Macharines. Sultanees of 120 Aspers.

At *Alexandria* in *Egypt* they Account by Ducats. There is a Ducat *de Pargo*, making 3 Ducats of *Venice*; also *Italian* Ducats of 35 Maids, and the *Venice* Ducat is better, and maketh 40 Maids. Ducat de Pargo.

At *Edenborough* in *Scotland* Exchanges are made upon the Mark piece of Silver, which

which is valued in *England* at $13\frac{1}{4}$ Penny, being otherwise $13\frac{1}{4}$ Penny, or 13 Shillings 4 Pence Scots: So one Mark and a half Scots is 20 Shillings Scots, and 20 Pence Sterling is one Pound Scottish, which is 12 to one. The 18 pieces of 20 Shillings is by the said valuation 20 Shillings 3 Pence: And the Taker up of the Money at *London* payeth for 12 Pence the said mark of $13\frac{1}{4}$ Pence, at 2 or 3 months time in *Scotland*, as they can agree.

Pound Irish. At *Dublin* in *Ireland* the 15 Shillings Sterling is one Pound Irish of 20 Shillings; whereupon Exchanges are made, with allowance of 6 Pence or 8 Pence upon every Pound payable at *London*; and for want of a Mint no Bullion is imported thither, and Exchanges are diverted into other places.

Pound Sterling. At *London* all Exchanges are made upon the Pound Sterling of 20 Shillings, and 12 Pence to the Shilling, for *Germany*, the *Low-Countries*, and other places of Traffick: And for *France* upon the French Crown: For *Italy*, *Spain*, and other places, upon the Ducat, or for the Dollar and Florin in some places, according to the custom of the place, whereof more particularly is to be observed in the Course of Exchanges.

CHAP. IV.

Of the Times of payment of Moneys by Exchange, and the Terms of Art used therein.

THE discrepance of Time for the payment of Moneys by Exchange, hath a regard to the distance of the place or places where the Money is to be paid. Wherein we may consider three Kinds of Diversities, called by the terms of Art in matter of Exchange; At Sight, Usance, and double Usance, or treble.

At Sight.

The taking and delivering Money at sight bindeth the taker up of the Moneys to give his Bill of Exchange, directed upon his Friend, Factor or Servant, in any place beyond the Seas, to pay upon sight of it, or within three, four, or more days, so much Money as hath been taken up by him, after such a rate the Pound, Dollar, Ducat, or Crown, as it is agreed upon between them in Forraign Coin, either according to the valuation of Moneys, or currant Money for Merchandise, which is more ordinary, because Merchants will admit sometimes to receive some Coins at a higher rate than they are valued, upon occasion that some Species are required for Transportation, or some other use to make payments: Which toleration is by Authority many times suffered to draw Moneys unto their places of Jurisdiction. Herein is to be noted, That if the Bill be made payable at so many days sight, that the number of days must be expressed in the Bill or Bills; for commonly there are made three Bills of one tenor for every sum of Money taken up, because if one Bill be lost, the other may serve in place.

Policy of Estates.

At Usance.

The second time of payment, called Usance, which is either the time of one month, two or three months, after the date of the Bill of Exchange, as hereafter is declared, according to the Custom of the places where these Exchanges do run: According to which time, the Party upon whom the Bill of Exchange is directed, is to pay the same, unless there be good cause to the contrary, as shall appear hereafter.

Double Usance and treble Usance.

The third time of payment, called double Usance, is either two or more months, or always double the time of the Usance, respecting by Custom the course thereof: And many times Exchanges are made upon the half Usance, which is fifteen days. But

But considering the Wind and other hinderances, it is better to limit the days after sight in the Bill of Exchange, and to send the same by Sea and Land with a Letter of advice, which the taker of Money commonly doth deliver with the Bill of Exchange; whereunto the Bill maketh also relation, and treble Usance is accordingly.

There is another time for the payment of Exchanges, where great payments are made, as in Fairs or Marts, as at *Madril* and *Medina del Campo*, by three Fairs in the year; at *Lyons* by four payments yearly, and at *Frankford* twice every year, &c. Payments in Fairs and Marts.

The difference of the times of payment do alter the price of Exchanges according to the time, commonly after twelve, fifteen, or twenty in the hundred by the year. So between the Pound Sterling Exchanged for the *Low-Countries* at sight and Usance, is between four and five Pence, and double Usance and Usance, 6 or 7 Pence, which ordinarily was accounted to be but four Pence, after 10 *pro* 100. But for the Fairs and Marts it is very uncertain because the payments are all at one time, and the neerer the Fairs are at hand, the more shall the taker up of the Money save by paying less Interest, because he hath not had the use of the Money from the beginning that Exchanges were made for the Fairs, which in questionable matters is very considerable. Consideration in Exchanges.

Usance from *London* to and from *Middleburgh*, *Amsterdam*, *Antwerp*, *Bruges*, and other places in the *Low-Countries*, is one moneths time from the date of the Bill of Exchange, and double Usance is two months.

Usance from *Hamburgh* is 2 months, and from *Venice* 3 months.

Usance from *Antwerp* to *Rome* is 2 months, and from *Lyons* to *Rome* 2 month.

Usance from *Antwerp* to *Venice* is 2 months, to be paid in Bank.

Usance at *Florence* is 2 months, and from *Florence* to *London* 3 months.

Usance from *Genoa* to *Rome* and *Naples* is 10 days sight; and for *Palermo* and *Antwerp* is 2 months by ordinary obervation, and so is *Luca*.

From *Naples* to *Antwerp* is 2 months, and the like for *Palermo*.

Usance for *Roan* and *Paris* is 1 month, but commonly at 3 weeks sight.

From *Antwerp* and *London* to *Sevil* is 2 months.

Castile payments are in three Banks, and *Ferias de Villalon*, *Medina del Campo*, and *Medina del Rio Sicco*; but many times prolonged by the King of Spain.

Usance from *Lixborn* to *London* and *Antwerp* is 2 months; which Merchants are to know, because the Bills of Exchanges do not declare the same.

CHAP. V.

Of the nature of Bills of Exchanges.

THE nature of a Bill of Exchange is so noble and excelling all other dealings between Merchants, that the proceedings therein are extraordinary and singular, and not subject to any prescription by Law or otherwise; but meerely subsisting of a reverend custom, used and solemnized concerning the same. For the better declaration whereof let us set down the form of a Bill of Exchange from *London* to *Amsterdam*, and from *Amsterdam* to *London* again, viz.

Laus Deo. Adi 24 August 1622 in London — 500^{off} 34^ß 6d.

AT Usance pay by this my first Bill of Exchange to A. B. the Sum of Five hundred Pounds Sterling, at Thirty four Shillings and Six Pence Flemish, for every Pound Sterling currant Money in Merchandise, for the value hereof received by me of C. D. and put it to account as per advice, A Dio, &c.

G. M.

On

On the backside is indorsed, *To my loving Friend Master W. C. Merchant at Amsterdam, Pa.*

This is the form of a Bill of Exchange for Moneys delivered and taken up at *London for Amsterdam*. The second Bill doth differ in the addition of these words only, at *Venice* not having paid by my first Bill, pay by this my second Bill, and so in the third Bill: For there are commonly three Bills made, as aforesaid.

Laus Deo: Adj 20 of September 1622 in Amsterdam — 100^{fl} at 33^{fl} 6d

A *T Usance pay this my first Bill of Exchange unto W. M. the Sum of One hundred Pounds Lawful Money of England, for the value here by me received of D. H. Make him good payment, and put it to your Account. God keep you.*

Subscribed, W. C.

On the backside is indorsed, *To my loving Friend Master G. M. Merchant at London Pa.*

1. This is the form of a Bill of Exchange for Moneys taken up at *Amsterdam* to be paid in *London*, wherein the time of payment may be made at sight, or so many days after sight, or at double Usance, according to the agreement: Or the Bill may be directed to my servant, or to himself or any other: Or it may say, put it to the account of such a man. But the best is to refer it to the Letter of Advice, and where the first Bill is noted *Pa.* the second must be *2a.* and the third *3a.*

You may not say in the Bill, it may please you to pay, or I pray you to pay, although it were to your Master; for the Bill of his high nature doth carry with it a command, without respect of Persons, and most men will not use the words, *Make him good payment*; but the fewer words, the more formal: Neither is there any Witness unto it, nor any Seal, but a small piece of Paper of some two Fingers broad: And the Letter of Advice doth declare for whose Account, or to what intent or purpose the said Money is taken up: Which Letter of Advice doth accompany the Bill of Exchange with the like inscription, with the words *De advise*.

Also for Moneys here delivered, where the ground of Exchange is of the 20 Shillings, whereupon the Exchange is made, you may not express what the Sterling Money maketh in *Flemish* Money; not so much for that by miscasting you might make your self liable, as for that it is not mannerly to cast up another mans Account: Neither may you make a Bill of Exchange payable to the bearer or bringer thereof (as you make your Bills Obligatory beyond the Seas) to avoid the inconvenience which might happen in derogation of the nobleness of the said Bill of Exchange, which every Merchant is to maintain. All other Bills of Exchanges for *Germany, Spain, Italy, France, the Low-Countries, Portugal*, or any other places between them, to and from place to place, do not differ in the form, but in the manner of the Moneys to be paid in Bank, or out of the Bank, or in such a Fair or Mart, at such times and in such Moneys according to the Countries.

Although
now used, or
abused.

Rare Customs
in Bills of Ex-
changes.

2. The Bankers and divers Italians have a custom, that for the Moneys taken by them, or for their company, or any other, one of their servants doth make the Bills of Exchange, and he subscribeth the name of him, or of the Company for whom it was taken up and the Master he doth write under the said Bill, *Pagate come si dice*, that is to say, Pay as it is said; and this goes as currant among Merchants, as any other Bill made by the Parties own hand, and all proceedings thereupon are done accordingly.

3. They

3. They have also an ordinary Custom to transfer and put over their Bills of Exchanges before they are made unto any other person; as for example,

One in *Antwerp* doth deliver by Exchange 500 £ Sterling, to be paid here in *London* unto another Merchant here, who is to make him a Bill of Exchange for the same. Afterwards within two or three days, this Deliverer of Mony hath occasion to take up 500 £ for *London*, and having taken the same of another Merchant, he is to make him also a Bill of Exchange for this Mony, as the other Merchant was to make him for the 500 Pounds, which he did deliver him by Exchange for *London* as aforesaid. Hereupon he knowing the Name of the Party in *London*, to whom the other Mans Mony was to be made payable, caused the Bill of Exchange to be made payable to the said Party, as he should have done with his own proper Bill of Exchange, and whereas the value should be mentioned to be received of the second Man that did deliver him the Mony, he causeth both of them to be named in the Bill, and sometimes three or four are named in the said Bill, if it be so often rechanged, by saying, For the value received of such a Man, for such a Man and such a Man, upon the Account of such a Man. This is good at all Affairs, for the Reverence which is born to Bills of Exchanges, and by these means there is Charges and Factoridge saved between the Parties, besides the commodiousness, that one Man doth write and send his Bill of Exchange for all those that did change and rechange there the said Mony; which is not done all with one Sum, and with one Bill of Exchange, but the Sum may be made up by many Bills of Exchange, payable all to that Man, although it be by divers persons. Such and the like courses are daily used and practised beyond the Seas, without interruption in matter of Exchange, which may seem to be intricate.

This course of dealing is altogether strange to the Common Laws of *England*, and cannot be determined thereby; for whereas (by the advice of Merchants) some matters upon Bills of Exchanges have been tried upon an Action of Assumpsit, here is neither Consideration nor Assumpsit to be proved, unless the Bill had been accepted, wherein are many observations.

To make this more apparent, therefore let us illustrate it by example. *Peter* delivereth five hundred Pounds to *John*, who is to give the Bill of Exchange for it; *Peter* taketh up five hundred Pounds of *William*, and may give him the said Bill of *John* for it; *William* taketh up five hundred Pounds of *Nicolas*, and may deliver *John* and *Peter's* Bill for it; *Nicolas* taketh up five hundred Pounds of *Francis*, and doth give him the Bill of *John*, making mention of *Peter* and *William*. Here are four takers up of Mony, and but effectually one deliverer of Mony, which is *Francis*: For albeit that *Peter* was the first deliverer of the five hundred Pounds, he became a taker again of the said Mony, receiving the same of *William*; so that Gradatim, *John* is the first taker up of the said five hundred Pounds, *Peter* is the second taker up, *William* is the third taker up, and *Nicolas* is the fourth taker up of the said five hundred Pounds of *Francis*. To this *Francis* is the Bill of Exchange given, payable to his Friend, Factor, or Servant, in the place for which the Mony was taken up. But the said Bill is made by *John*, the first taker up of the said Mony, declaring, That the value of it was received of *Peter*, for *William* and for *Nicolas*, upon the account of *Francis*, which is the last deliverer of the Mony; which Bill being paid, all the parties in this Exchange are satisfied and paid: Which is done with great facility.

4. There is also a Custom, that Monys are taken by Exchange for a certain place, by Men who are not generally known, and therefore must use another Mans credit, as a third person in the Exchange: If this Man do subscribe his Name to the third or second Bill of Exchange, it is sufficient, and will be duly performed accordingly.

5. It is also ordinary, that a Master to draw Mony from his Servant into his own hands, or a Merchant in the like case from his Factor, will make a Bill of Exchange payable to some other person, and say in the Bill of Exchange, For the value received of such a one, naming a Friend of his, as he taketh the said person to be; if the Servant or Factor do accept this Bill, he will be made to pay it; and if this person whose Name hath been used, will deal unjustly, the Master or Merchant shall be remediless, unless
he

he have some Collateral Writing for the same, because the Bill of Exchange must be maintained.

6. Again, if a known Servant do take up Moneys beyond the Seas upon his Master, and give his Bill of Exchange for it upon the said Master, the Master is liable to pay the same, although he did not accept the Bill of Exchange; for it is understood, that by his credit (and not by the Servants credit) the Money hath bin taken up, so that until he make a publick declaration, denouncing his Servant to the Brokers of Exchanges and otherwise, the Master is to pay all by the Custom of Merchants to be kept inviolable.

7. There is also a Custom, that a Master to his Servant, or one Friend unto another, will send Bills of Exchanges with the Names in blank, from one Country into another, as from *Hamburgh* to *Embsen*, or from *Antwerp* to *Amsterdam*, and from thence to *Danfick*; and at *Amsterdam* the Names are put in to whom to be paid, and of whom received: And this dependeth upon the credit of him that made the Bill of Exchange, and this is also accomplished very orderly.

8. Again, a Merchant may take by Exchange, in another Mans Name, or in his own Name and another Mans Name together, Money to be paid in any place where Exchange is used, and subscribe his Name, and that Mans Name, or that Mans Name alone: And this Man whose Name is used is liable and answerable to the said Exchange, if it be proved that it was done, or the like used to be done, by that other party, with his consent or privity, for to avoid inconveniences in the course of Exchanges.

9. Nay, this goeth yet farther to be considered of in equity, and so adjudged, that if a Man do take up Money for any place by Exchange, *posito* from *London* to *Middleburgh*, and there the Money is paid, and taken up again by Exchange for *Antwerp*, and there it is also paid by Money taken up for *Amsterdam*, and at *Amsterdam* it is paid, for the said Money was taken up there again for *Middleburgh*, and at *Middleburgh* it was again returned and taken up for *London* in one or more sums running in account between all these parties dealing therein; but here at *London* it is not paid, but goes back again to *Middleburgh* by Protest, and there the taker up of it becometh insolvent. Now if it be proved that those Moneys were originally taken up at *London* by the credit of that first taker, which hath been a principal cause of the continuance of it by Exchange, this Man of *London* is to be charged with it, as well as the taker up of the Monys beyond the Seas. Thus may we see how tender and noble a Bill of Exchange is of nature, which by the proceeding thereupon will be made more apparent.

CHAP. VI.

Of the non-acceptation of Bills of Exchanges, and Customs observed concerning the same.

THis high nature of a Bill of Exchange requireth such preciseness of proceedings to see the performance thereof, that every Man ought to be very vigilant to see to observe the same: And therefore as soon as a Merchant receiveth a Bill of Exchange, whether it be payable at sight, usance, or double usance, he is to present the said Bill of Exchange to the party upon whom it is directed, to know whether he will accept the same: Which if he do, or promise (by Writing under it the word Accepted, or with addition of his Name, Accepted by me *A. B.*) then the party is to pay it the time contained in the Bill: But if the said party be not resolved to accept the same, then after 24 hours past, it is convenient to present him the said Bill, with a Notary to make intima-

First Observation.

intimation of it unto him, and to know whether he will accept the same, as you did before: If he deny to accept it, then the Notary doth protest against him in words, that the Merchant doth intend to recover all damages, which he or the deliverer of the Money beyond the Seas, or himself for others might or shall sustain thereby, whereunto the party needeth not to make any reply: But if he do, and withal desire the Notary to declare the same in the Notarial Act or Protest which he maketh for the Non-acceptation; then the Notary is to put it down in writing accordingly, and to deliver the same to the Merchant to be sent beyond the Seas with all expedition, because the deliverer of the Money there may take notice of it, and secure himself of the party, if there be cause: And in the sending of this Protest of Intimation, the opportunity of the first Post is to be observed to send the same by.

If the Merchant to whom the Bill is payable were absent, or sick, or departed this life, nevertheless any friend or servant of his may cause his Protest to be made by the Notary, who doth declare the name of him at whose request he doth present the said Bill of Exchange. Second observation.

If the party to whom the Bill of Exchange is directed, be absent, or will not be found, the Notary may proceed nevertheless, and go to his lodging or dwelling-house, and leave afterwards the Copy of the Protest with some of the house, or throw the same within doors, and keep a note of it against the next time. But these Protests must be made at convenient hours, neither too early in the morning, nor too late in the evening, neither upon *Sabbath*-days nor holy-days, but as it were *sedente Curia*, when any Courts of Justice are open. Third observation.

Before the time of the payment of the said Bill, the party may notwithstanding accept the said Bill, and pay it at the time; or another may accept the Bill for the honour of it, if you take that other man to be sufficient: Wherein the danger is nothing; for all others remain still answerable, and you have no man more bound by the said acceptance: Which he doth in these words, *Accepted by me A. B. for the honour of the Bill.* Fourth observation.

If this man at the time doth pay the said Bill of Exchange, because the party upon whom it was directed doth not; yet he is to make first, before he doth pay the same, a Protest, with a declaration that he hath paid the same for the honor of the Bill of Exchange, whereby to receive the Money again of him that had made the Bill of Exchange. Fifth observation.

If a Bill of Exchange be accepted, and nevertheless not paid, or that it be not accepted, as aforesaid, and remaineth unpaid; then must you cause the Notary to make a second Protest for the non-payment of it, and therein declare that you intend to recover all damages, charges, and interest against the maker of the Bill, or any other interest in the said Exchange and Rechange, which must be declared in the said Protest by a sworn Broker of Exchanges, who giveth notice of the price of Exchange to the Notary; and if there be cause, or hope of payment, you may keep this Protest 2 or 3 days in your hands without danger, or else send it away to be recovered beyond the Seas, of him that made the Bill of Exchange, and took up the Money there. Sixth observation.

But if this Bill were accepted here, then is it lawful to demand payment of it by Law or otherwise, both here and beyond the Seas, at your pleasure, until the Bill be satisfied: Neither may the party that made the Bill leave it unpaid (without discredit) until he that hath accepted the same do pay it, or be compelled thereunto by Law; for there must be plain and honest dealing in it both ways: And if the party that did accept the Bill do afterwards break before the time of payment, the giver of the Bill, or any other whose credit hath bin used therein, are still answerable for all. Seventh observation.

There must be great regard had of the letter of advice, and of the Bill of Exchange, and for what account the same is to be paid, before you accept the same: For if a Bill shall say, put it to the account of such a man, and the letter of advice by some occasion shall alter the same; you cannot safely pay this Bill of Exchange, but must declare the same by of way of Protests, otherwise the Bill of Exchange may be construed against you, if there be differences in account, whereupon the matter may come in question. Eighth observation.

N n

Again,

Ninth obser-
vation.

Again, if a man do accept a Bill of Exchange within himself, as being made payable to himself, and he doth it upon another, than either the Bill of Exchange or Letter of advice doth signifie, he must also make a Protest declaring the same, or he shall pay it in his own wrong by the Custom of Merchants.

Tenth obser-
vation.

If a man do pay a Bill of Exchange before it be due, unto one that breaketh afterwards, he shall be compelled to pay the same again unto the deliverer of the Money, in whose power it is to divert the payment, or to cause the Bill to be altered and made payable to another during all the time of payment.

Eleventh ob-
servation.

If a Bill of Exchange be intercepted by any means, and taken from the Post that should have brought the same, and the party to whom the Bill is payable, having advice of it by other Letters, doth come to him upon whom the said Bill was directed, and desireth his promise of acceptation, without that the Bill is shewed him, and afterward doth pay him the same accordingly, without taking any Bill of Exchange for it; this payment is not good nor lawful by the acustom of Merchants, and the deliverer of the Money beyond the Seas will recover it of you again.

Twelfth ob-
servation.

If Protest of non-payment be made of a Bill of Exchange, which hath been set over or transferred to many persons, as in the Case before declared, where *Francis* was the last deliverer: then all the parties interested in that Exchange are answerable for it, insomuch that *Peter*, who was the first deliverer of the Money, and afterwards became a taker, and doth bear adventure of all until the Bill be paid, and so do all the other takers named in the Bill. As for example, *Francis* the party who took this Bill, as being deliverer of it at last, must go a retrograde course herein, if *John* who made the Bill, and was the first taker up, do not pay the the same: *Francis* then seeketh *Nicholas*, *Nicholas* seeketh *William*, *William* seeketh *Peter*, and *Peter* seeketh *John*, the first taker up of the Money of him. Suppose that *John* is broken, then he goeth to *Peter*; if *Peter* broken, then to *William*; if *William* broken, then to *Nicholas*; if *Nicholas* broken, then all is lost. So that all of them are answerable to this Bill as above said.

These twelve Observations are to be kept and maintained by the Custom of Merchants concerning Bills of Exchanges, as carefully and seriously as the Romans did their Law of twelve Tables, so much celebrated by them.

A case about
Bills of Ex-
changes
which were
accepted,

There happened of late a case worthy the consideration for matter of Exchange. A Merchant of *Antwerp* being indebted unto another Merchant there, did deliver several Bills of Exchanges for the sum of 8000^{fl} upon a Merchant in *London*, who did accept all the said Bills of Exchanges, which were payable at *Ufance* and double *Ufance*: After this, the Merchant that gave the said Bills in *Antwerp* to the other Merchant, did break: Hereupon the Merchant at *London* (repenting himself to have accepted the said Bills) maketh intimation by a Notary to the parties to whom the Bills were payable, that he did not intend to pay the said Bills, because the party broken in *Antwerp* had not received the value of the Money of the other Merchant there, although the Bills of Exchanges did acknowledge the Receipt, for the Bills were given upon accounts between them, which were to be made up, and he was not to clear their accounts and the party broken did owe unto him far greater sums. The parties at *London* answered the Notary, That they looked to be paid according to the acceptation of the Bills of Exchanges, and for other matters they had nothing to do therewith. Interim, the party at *London* who had accepted the Bills died, and so all the Bills returned protested, and the matter rested undetermined. But the opinion of other Merchants and my own is, that the Acceptor of the Bills was to pay them, and his Heirs and Executors are liable thereto, unless there were found an apparent combination and practice in it between the two Merchants of *Antwerp*, as was by many suspected. Thus much concerning the observation of Exchanges.

C H A P. VII.

Of Notaries, Intimations, and Protests.

THE Intimation of Notaries well and orderly made, may be called to be true Probation of the Originals in the Courts of Law and Equity, whereby the better Foundation may be laid in all litigious Causes, which take their feeling beginning of a wrong done, whereof Intimations are a Manifestation, and Protests (as being more sensible) are a means of the redress thereof; both these have a tripartite reference in the course of Traffick to Commodities, Money, and Exchange of Money by Bills of Exchanges, according to which we are to make our Declaration, observing first and foremost, That the time to make the said Intimations and Protests must be observed, both for days and hours, as hath been noted; for the hours convenient are when the actions of men are publickly done in the day time, neither too early nor too late, but as it were at such times as matters are ordinarily heard in judicial Courts, wherein the Sabbath days and Holy-days are to be excepted, which they are like to observe.

The time of
Intimations
and Protests.

Commodities
to be deliver-
ed by a day.

For Commodities bought or sold, to be delivered at or before such a day, it is not sufficient to make Intimation, and to tender the Commodities before the day; but it must also be done upon the last day, and to take Witness of it: And if the Commodities be not of the goodness that they ought to be by the Contract or Bargain made, and nevertheless for some Causes you do not hold convenient to refuse them, let there be made a Notarial Instrument or Act concerning the defectiveness of the Commodities, with a Protestation of your intention to recover all your damages and losses sustained or like to be sustained thereby, which will be very available unto you upon all occasions. This is much observed beyond the Seas, especially upon the Ladings of Ships which are to take in the same, or else may incur a further danger unto the Charter-party of Freightment. And whereas the Master of the Ship will make a Protest against you, if his Lading be not ready at the day appointed or agreed upon, so is it reasonable that you make the like Protest against the Party that sold you the Commodity to be delivered at such a day: And if it fall out that you have committed the like fault, and thereupon a Protest is made against you, and the Notary will crave your Answer, to be recorded that thereupon at convenient time some advantage may be taken against you (the not answering being taken to be discourteous or brutish) the ordinary answer is, *Video & taceo*, or I do hear and see; which words the Notary doth insert in his Act, Intimation, or Protest.

Money pay-
able by Bonds
or Specialties.

If Intimations, Protests, or Witnesses be made concerning the Receipt and Payments of Moneys upon Bonds or other Evidences limited to a day, you are then to observe the last hour of the day, and to tender, or to attend for Moneys to be paid or to be received until Sun-set, at the place where the same is to be payed, and commonly stay there one hour after Sun-set, with Witnesses; and if the House, Lodging, or place be shut up, make your Tender or Demand upon the Door-threshold, but the Money must be told even, and then put up again into the Bags, and take notice and Witnesses of it under their Hand-writing, of the day and hour when the Money was tendered; or on the other side when it was demanded. But this last is in case when Money is made payable on reasonable demand: For albeit Moneys simply acknowledged to be owing by Bill or Bond, without limiting time of Payment, are taken to be due, *ipso facto*, that is, as soon as you

Money pay-
able upon rea-
sonable de-
mand.

did underwrite the said Bill or Bond: Yet Civility requireth a kind of Intimation and Demand, which is the reason that by the Civil Law, although a Bill have a time limited for the Payment, yet if the same be 30 years old, and hath bin never demanded, it is void of course, and cannot be recovered by that Law. And Bills made upon reasonable demand, if they be not demanded in seven years, which is accounted the life of a Man, it is void also; for there must be a determinate course in all things, or a continuance by way of reviver: Therefore Lands holden in quiet possession for the space of sixty years, is a perpetual inheritance by the said Law.

Moneys taken
which were
payable upon
a Forfeiture.

If Monys payable upon the forfeiture of a Bond have bin taken, or robbed upon the High-way, or otherwise, whereby the Bond could not be paid upon the day, yet is it necessary to make Intimation of it at the place where the same was to be paid, to avoid all such advantages as may be taken thereupon, upon the redemption of Lands or Leases, Jewels, or any other Commodities, wherein the Courts of equity will relieve a Man hereupon the sooner; for it is a demonstration of a good will and intention prevented by such a mischievous accident;

Et si defint vires, tamen est laudanda voluntas.

For non-ac-
ception of
a Bill of Ex-
change.

Concerning Intimations and Protests to be made upon Bills of Exchanges, for the non-acceptation of Payment; it is to be noted, that the first Protest which is in the nature of Intimation, requireth more celerity than the other: And albeit that by Custom the Party who is to accept the same hath 24 hours respite to deliberate before he gives his Answer, nevertheless it is not good to lose any time in the making of the Protest of Acceptation. For if there be no pregnant cause, the Protest may be left in the hands of the Notary for a while, but your diligence cannot be discommended.

For non-pay-
ment of a Bill
of Exchange.

This Protest being made, and afterwards the Bill of Exchange becometh due, the Notary is the fittest man to demand the Payment, or to Protest, unless the Party upon whom the same is directed, do give notice that he will pay the same, which done, there is an end.

The manner
of Payment
of a Protested
Bill.

If a Bill of Exchange by contrary wind or other occasions be so long upon the way, that the Usance, or the time limited by the Bill be expired, and being presented to the Party for the Payment, he will not pay the same, then the Notary doth make the Protest both for the Non-acceptation and for the Non-payment, reciting the Bill of Exchange *verbatim*. And moreover he calleth unto him some sworn Broker of Exchange, to know how the price of Exchange runneth at Usance for the place where the Money was taken up, and he maketh of it a Declaration in the Protest, according unto which it must be answered beyond the Seas, with Change, Rechange, Brokeridge, and all Charges, which must be paid according unto Usance from London to the place aforesaid. As for example, Suppose the sum were 100 £ Sterling, taken up at Amsterdam for London, payable at Usance, which is one months time, at 33 s. and eight Flemish Money for one Pound Sterling; for which was received at Amsterdam in that Money 168 £ 6 s. 18 d. The Bill not being paid here, and the price of Exchange being certified by the Broker, and the Notaries Protest, to be at 34 Shillings six Pence from London to Amsterdam: Hereupon the Account is cast up at Amsterdam accordingly, which cometh to 172 £ 10 s. Add hereunto Brokeridge, and port of Letters here and at Amsterdam, and sometimes Factoridge, which is together one in the hundred, which amounteth to 34 s. so he receiveth at Amsterdam 174 £ 4 s. for the Payment of this Protested Bill, which is 5 £ 17 s. 4 d. more than he had disbursed, which he payeth for the use of the Money for two Months, and so for other Bills, &c.

C H A P. VIII.

Of Reciprocal and Double Exchanges.

THE like Customs are observed in all Reciprocal and Double Exchanges made between Merchants of several places, without disburſing of any Money on either ſide where the ſaid Exchanges are made, but being nearly depending upon the Payments to be made in forreign parts.

Reciprocal Exchange.

Theſe Exchanges are either poſitive between the Parties, or accidental. The poſitive Exchanges have a certain price agreed upon between both Parties, Reciprocally exchanging one with another. As for example, *A. B.* of *London* hath a continual Trade of *Hampſhire* Kerſies for *Venice* by the way of *Germany*, and maketh his return altogether by exchange: *C. D.* of *London* alſo on the other ſide hath a continual Trade for *Reading* and *Kentiſh* colour Clothes for *Antwerp*, where having made Money of his Clothes, he cauſeth the ſame to be made over by exchange for *Venice*, to be imployed there in Organſin Silk or other Commodities to be ſent for *London*. Theſe two Merchants, conſidering each others Trade and the Adventure of delivering their Monies by Exchange to others beyond the Seas, wherein they muſt truſt their Factors or Servants, or they muſt take up the Moneys by Exchange themſelves, with ſome diſadvantage, do make an Agreement and Contract of Exchange between them, That *A. B.* ſhall cauſe from time to time for and during the term of one year, all the Moneys which he ſhall have at *Venice* to be delivered to the Factor of *C. D.* at *Venice*: And the ſaid *C. D.* ſhall cauſe in like manner all the Moneys which he hath at *Antwerp*, to be delivered to the Factor of *A. B.* at *Antwerp*, who maketh over this Money unto him by Exchange, either directly for *London*, or for ſome other place, as *Amſterdam*, or *Hamburg*, and ſo from thence for *London*, according as he obſerveth the courſe of Exchange to be moſt beneficial for himſelf, or as the Factor (if he be judicious) ſhall obſerve the ſame for him. By this Agreement or Contract, the ſaid two Merchants do agree and conclude between them a ſet or poſitive price of Exchange, as well for *Venice* as for *Antwerp*, whereby the Ducat of *Venice* ſhall be rated at ſo many Pence Flemiſh, for the Money which is received at *Antwerp*; or the Pound Flemiſh may be valued in Sterling Money after a rate, and the Ducat of *Venice* likewise. And hereupon they do clear their Accounts between them once a year accordingly, which ſometimes is done with allowance of Intereſt for the diſcrepance of time, if it be without Bills of Exchanges, and done only by Letters of advice, or Acquittances of Receipts to reckon by, which is more uſual in theſe poſitive Exchanges, where the price is agreed upon in certainty for ſuch a time.

Poſitive price of Exchange.

Obſervation of the courſe of Exchange for the moſt profit.

The Accidental reciprocal Exchanges on the contrary are uncertain in their price, and alter from time to time as the courſe of Exchange runneth. As for example, *A. B.* calleth unto him a Broker of Exchanges, and telleth him that he hath occaſion to take up a thouſand Ducats for *Venice*, and that he is to make over the ſaid Money for *Antwerp*, and will know the price for both places. The Broker answereth that he will effect the ſame, and that the price of *Venice* is fifty and fix pence for the Ducat, and for *Antwerp* 33 Shillings Flemiſh for the Pound Sterling. And preſently after he cometh to *A. B.* the Merchant again, and telleth him, that *C. D.* the Merchant is contented to deliver him the thouſand Ducats for *Venice*, and to take up the ſame for him again for *Antwerp*, either at the ſame prices or thereabouts. Theſe 1000 Ducats at 56 Pence do amount to 233 £ 6 Shillings 8 Pence Sterling, for which *C. D.* giveth Bills

Accidental Exchanges in price.

Bills of Exchanges for *Antwerp* to be paid there at Usance, which is one months time from the date of the Bills, after the rate of 33 Shillings Flemish for 20 Shillings or one Pound Sterling: And *A. B.* giveth his Bills of Exchanges reciprocally to *C. D.* for the thousand Ducats to be paid at *Venice* at Usance, which is three months after the date of the said Bills: And here is no Money paid on either side at *London*, and yet the Bills of Exchanges say the usual words (for the value received of each other) according to their Agreement, and both parties send their Bills of Exchanges for the aforesaid places. Not long after it falleth out, that the Bill of Exchange, that *C. D.* gave for *Antwerp* cometh back again by Protest, for the Non-acceptation, and not long after, another Protest for the Non-payment of the said Bill. Hereupon *A. B.* cometh or sendeth to *C. D.* for to have satisfaction for this Bill of Exchange delivered him for *Antwerp*, and *C. D.* giveth him full satisfaction of it, with the Rechange and Charges, according to the said Customs, if he be a substantial man of credit and reputation: For although the said *C. D.* was the first Deliverer of the Money unto *A. B.* by the thousand Ducats for *Venice*, and might alledge that he received no Money of him, but a Bill of Exchange for *Venice*, whereof he had no advice whether it were accepted or not; yet such is the precise and commendable Custom used in Exchanges, that he may not stand upon any Allegations or Evasions which might interrupt the said course, without manifest discredit unto him, unless there were cause of doubt that the Bills of Exchanges of *A. B.* should not be accomplished at *Venice*; neither may *A. B.* (without discredit) countermand the Payment of the thousand Ducats at *Venice*, unless there were just cause to call the credit of *C. D.* in question: For the manner of these Exchanges are usual in all the places of great Exchanges, as at *Lyons*, *Bizanson*, *Madril*, and *Venice*, where the most standing Banks are, and where they do get Money ingeniously by the Calculation upon their Payments at the Fairs or Markets, by intermislive times either twice or thrice within the year: In regard whereof, and to avoid this observation in that strictness, they have used to say in their Bills of Exchange, *Par la Valuta Cambiata*, for the value exchanged with such a one, and not for the value received, as aforesaid, because they make their Payments as it were all at one time, which is otherwise in those places where no Banks are kept, or may be also in some of these places, if the Money be payable without the Bank, as we have noted before.

The value of
Money ex-
changed.

Many Merchants trafficking only in Exchanges, become good observers, and as ingenious as the Bankers themselves; according to the Adage, *Fabricando fabri simus*, whereby they know the variation of their Compass, and the points to direct their course by, observing the accidental causes of great Payments of Moneys to be made in some places, and of employment to be made upon Commodities in some other places, or the scarcity of Money for some places, and the plenty for other places, or the generality of both, calling it as the Spaniards say *La placa est a larga lo estrecha*, The exchange or place is streight or plenteous; so that those Merchants (running with the stream) can make their Exchanges beneficial to themselves, and that without Stock or Capital of their own, but meerly by taking up Money for one place, and delivering the same for another place, at an under-value in the price of Exchange; sending many times the Moneys *in specie*, which have been taken up by exchange, when the same doth yield more than the price at which they took up the same; as in our precedent Treatise hath been declared more amply.

Rescounter in
Exchange is
voluntary.

This orderly course of payment or satisfaction to be made for Bills of Exchanges, doth admit to rescounter or stoppage but voluntary, that is to say, If I owe you 100 £ by a Bill of Exchange by me accepted, and within three or four days you shall owe me the like 100 £ for another Bill of Exchange by you accepted; I cannot rescounter these Payments to answer each other, unless you condescend thereunto, although the Money were due to be paid, but every Bill of Exchange is to be answered or paid in his proper nature. For let us suppose that some countermand be made by him that caused this Money to be made over unto you, before you were to pay the said Bill, which (for some causes) you are to conceal for a time, you are for all that to be paid off your hundred Pounds, or the diligences which are requisite to be done herein are both ways

to

to be observed accordingly. But when it is done by voluntary consent and agreement, then is it questionless; for *Voluntas est mensura actionum*, The Will doth regulate the Action; and if any Factor do the same for another mans account, without Commission, he shall be answerable for it, as before is declared in the Title of Factors and Servants, and the Commissions given unto them.

For the better explanation of Exchanges for Moneys, taken up for one place, and delivered again for another place, let us observe this example.

Ten thousand Ducats were taken up at *Antwerp* for *Venice*, at Usance of two months at several prices of 113 $\frac{1}{2}$ pence, 114 pence, 115 $\frac{1}{2}$ pence for the Ducat, being the medium, or one with another at 115 pence, made Flemish Mony—

These R. 4791—13—4, were made over for *London* at Usance being one Month, at divers prices, whereof the Medium was 32 shillings 4 pence, and made—

These R. 2875 sterling being received, and Factoridge, Brokeridge and port of Letters deducted, remained 2860 $\frac{1}{2}$, which were made over for *Antwerp* again at several prices, and the Medium was 34 s 2 $\frac{1}{2}$ d—

The ten thousand Ducats at *Venice* were taken up for *Frankford*, at 130 Florins of 65 Creutzers for 100 Ducats, whereunto Factoridge and Brokeridge added, it amounted to 13130 Dollars of Florins of 65 Creutzers, and with Brokeridge and Factoridge at *Frankford* was Florins—

The 4894—15—10 Flemish, received in *Antwerp*, were made over for *Madril* in *Spain* at divers prices, whereof the Medium was 106 pence for a Ducat of 375 Maluedies to be paid in Bank at four Months time, with five upon the thousand, and made Ducats—

These 11132 Ducats, 12 shillings 6 pence of a Ducat, were made over from *Madril* to *Lixborn* in *Portugal*, and deducting Factoridge and Brokeridge there remained 11010 Ducats of 440 Reas for every Ducat of 375 Maluedeies, or 11 Ryals, is 4844 V 620 Ulas and Ducats—

These 12111 Ducats or Crusats of *Lixborn* made over to *Antwerp*, Factoridge and Brokeridge deducted, remained 11990 Ducats, at 98 pence Flemish every Ducat or Crusat, was Flemish—

The 13260 Florins at *Frankford*, taken up for *Antwerp* at 81 pence—

These Moneys paid Brokeridge and Factoridge for *Venice*, and delivered for *London*, and for *Madril* 38—2—4, which must be deducted—

So there was advanced by industry with other mens Moneys—

R.	4791	13	4
£	2875	00	00
£	4894	15	10
Flo.	13260	00	00
Duc.	11132	12	06
Duc.	12111	11	00
R.	4895	18	04
R.	4530	10	00
R.	365	08	04
R.	38	02	04
R.	327	06	00

Example of
Exchanges
and Rechan-
ges of Moneys.

C H A P. IX.

Of the Feats of Bankers performed by Exchanges.

WE have, in the first part of this Book, made a description of Bankes and Bankers, in regard of the Payments and Exchanges made in Banks for Commodities bought and sold: And having in the precedent Chapters declared the four manner of Exchanges, and the Merchandising Exchange by denomination of it to be the Canker of *Englands* Common-wealth; let us now intreat of the feats of Bankers. Some men of judgement have found my Writing to be invective and pathological against Bankers, wherein they are not mistaken; for the use of Banks (unless they be countermined by other Banks) are not to be suffered in any well ordered Common-wealth, as time will manifest more and more. The French King *Lewis* the ninth, and *Philip* the Faire, did with great cause confiscate the Bankers goods, and for discovery of their Debts, ordered their Subjects to pay only the principal money into their Treasuries. *Philip de Valois* did the like, and indicted them as coznors of the Common-wealth; for it is found that in a short time, with 24 thousand £ sterling, they had accumulated and gotten above two Millions four hundred thousand pounds.

Banks are incompatible in common-wealths.

Bodin de Rep.

Difference between a Banker and an Exchanger.

Others (who through envy, malice, and other passions, have the eyes of their judgement blinded) have censured my writing to be Apologetical, for the erection of a Bank, under the colour of restauration of the ancient Office of the Kings Exchanger: which how absurd it is let the wise judge, by the difference between a Banker and a general Exchanger. The Banker doth draw unto him all the Moneys of other men, making his small stock to be infinit; and the Exchanger must with his own stock supply mens occasions. The Bankers makes the price of Exchanges with correspondence of other Banks elsewhere, at his pleasure and most advantage: The Exchanger hath no correspondence with other Bankers, but with his Factors and Servants is limited to deal honestly with all men.

But because it is difficult to please mens humours in the reformation of abuses, which either for gain some would have to continue, or others through ignorance do not understand: I therefore is there another mean propounded, as you see by this discourse.

Now coming to the Feats of Bankers, it is not since yesterday that the same have been observed, much less by me invented: But in the year 1576, the wise and famous Council of Queen *Elizabeth* caused the same to be examined by discreet persons, who did make report thereof, albeit they missed of the remedy; and they did distinguish the manner of Exchange to be threefold, viz.

For the Bankers private gain and benefit.

TO lay their Money with gain in any place of the World where any Exchange lyeth.

To gain and wax rich, and never meddle with any Princes Commodities.

To buy any Princes Commodities, and never bring penny or penny-worth into the Realm, but do it with the Subjects Money.

To grow rich, and live without adventure at the Seas, or travel.

To do great feats having Credit, and yet to be nought worth.

To

To understand whether in conjecture their Moneys imployed on Exchange, or buying of Wares, will be more profit.

To know certainly whether, and what the Merchants gain upon their Wares they sell and buy.

To live and increase upon every Princes Subjects that continually take up Money by Exchange, and whether they gain or no.

To wind out every Princes Treasure out of his Realm, whose Subjects bring in more Wares than they carry out of the Realm.

To make the Staple of Money run thither, where the rich Prince will have it to be brought, and pay for it.

To unfurnish the poor Prince of his provision of Money, that keeps his Wares upon interest Money, if the enemy will seek it.

To furnish their need of Money that tarry the selling of their Wares in any contract until they make them come to their price.

To take up Money to Engross any Commodity, either new come or whereof they have some store, to bring the whole Trade of that Commodity into their own hands to sell both at their pleasure.

For the advancing of one Common-wealth above all other Common-wealths.

TO hide their carrying away of any Princes Money.

To fetch away any Princes fine Money, with his own or any other Princes base Money.

To take up Princes base Money, and to turn into his fine Money; and to pay the deliverer with his own, and gain too.

To get upon credit into their hands for a time all the Merchants Money that will be delivered, and pay them with their own, and gain too.

To make the Realm gain of all other Realms, whose Subjects live most by their own Commodities, and sell yearly the overplus into the world, and both occupy that increase yearly, and also their old store of treasure upon Exchange.

To undo Realms and Princes that look not to their Common-wealth when the Merchants-wealth in such, and the great houses of one Country conspire together so to rule the Exchange, that when they will be deliverers, they will receive in another place above the standard of the Mint of the Princes Money delivered: And when they will be takers, they will pay the same in another place, under the Standard of the Mint of the Princes Money taken up.

To get ready Money to buy any thing that is offered cheap.

To compass ready Money to get any offered bargain out of anothers hands, and so by outbidding the other, oftentimes to raise the Wares.

For the destruction of a Common-wealth.

TO get a part and sometimes all his gains, that imployeth Money taken up by Exchanges in Wares, and so make others travel for their gain.

To keep Princes for having any Customs, Subsidies, or Taxes upon their Money, as they imploy it not.

To value justly any Wares they carry into any Country, by setting them at that value, as the Money that bought them was then at by Exchange in the Country whither they be carried.

For the better explanation of the premisses, let us remember the description of a Bank heretofore declared, and therein observe that great power and command that is given them by the Common-wealth, to incorporate Moneys by the means of Exchanges, making it to become a Merchandise, and to overrule the course of Commodities.

Payments in
Bank limited.

Som men are of opinion, that the price of Exchanges are made by an indifferent course,

Exchanges
cast up by the
Medium.

Primum mo-
bile of Ex-
changes.

Equal Ex-
change, or a
true Par.

course, because the Bankers at the time of the payments of Exchanges in the Principal places (as Lyons in *France*, *Madril*, and other places in *Spain*, *Florence* and *Genoa* in *Italy*, *Bizanson*, and other places elsewhere) have a meeting, and by certain Tickets in writing every man doth deliver his opinion, what the Price of Exchange ought to be for all places then Exchanging for the next Faire, or time of payment. And according to the same, the calculation is cast up by the *Medium*, that is to say, if there be seven or more Voices or Tickets, the said seven are added together, and the seventh part is the *Medium*; if there be ten, then the same being cast up, the tenth part is the *Medium*, and so for greater or lesser number accordingly. But these men are ignorant of the Bankers observations, for they all know how the plenty of Money lyeth by Exchanges, and they concur in making the Price for their advantage, and so jump all to one end upon the imaginary Moneys before declared, which maketh the main ocean of Exchanges, wherein the Exchanges of *England* are swallowed up as a little River or Branch of the same, taking still advantage on our fine Moneys and staple wares to glut us with their foreign Commodities at dear rates. And hence proceedeth the *Primum mobile* of Exchanges, which is the cause of the inequality so much abused from the true Exchange of *par pro pari*, and nevertheless admitted to be high and low upon just occasion above the same, as Money is plentiful or scarce, or the takers of it many or few.

To this purpose, let us remember, that about seventy years past, between this Realm and the *Low-Countries*, many of their Coins (although much differing in Standards) did in the Pound or Mark weight, and in the very Piece and Price answer the Coins of the Kingdom, and did contain as much fine Gold and Silver as ours, and were also named and valued accordingly, whereby 20 shillings here made also 20 shillings with them, being a true *Par*. As for example,

23 car. 3 $\frac{1}{2}$	The Angel at—	10	The Emperors Royal at—	10	} 22 car. fine.	
22 car.	The French Crown—	6	The Flemish Crown—	6		
11 Oun.	{	Ed. Crown of Silver—	5	The <i>Philip</i> Doller—	5	} 10 Ounces fine.
2 Penny weight.		English Shilling—	1	Flemish 6 Stivers—	1	
		Ten Groats Silver with the Emperours florin—	3		3	
				four pence.		

All these Coins are not answered in Standard for Weight and fineness, but are altered and inhaunced by valuation to double and more, as you may find by the valuations heretofore declared: By means whereof inequality crept in by rising and falling of the Price of Exchange, wherein our Merchants have followed the advice of others, and lost the rule of Exchange, and to observe to raise the Price here, when it is risen beyond the Seas, and we fall in Price as they do fall; and so the publick Measure of Exchange between them and us is falsified and untrue, whereby our Commodities are sold, and also foreign Commodities are bought.

This may be Illustrated by a similitude; for concerning the sale of our Commodities, we do as much in effect, as if some Draper did sell his Cloth at a certain Price the Yard, and suffered the Buyer to Measure out the same by the Buyers own false Yard: Or like a Grocer that selleth out his Pepper by the Pound at a Price agreed upon, and is contented that the Buyer shall Weigh it out by a Weight which (unknown unto him) is false, and so loseth unawares, or getteth less than he made account of, because the fraud used in the Weight and Measure is unknown unto him. Even so is the cunning course of Exchange unknown unto us, and so are our Moneys exported, and hindred to be imported again.

England lost
the rule of
Exchange.

C H A P. X.

Of the true reformation of Exchanges.

AS of all things and in all humane actions, the beginning, progress, continuance, and termination or end is to be observed, for the better judgment: So by comparing them often to their principal and original not only the digression of it is made apparent, but also the longer continuance in the same Estate, is thereby procured to reduce them again to their first integrity and goodness. For there was never any thing by the wit of man so well devised, or so sure established, which in continuance of time hath not been corrupted: So that the matter of Exchange being made a Merchandise, requireth this consideration for the reducing thereof to his first Principle and Foundation, which is the intrinsique value of Coins of Countrey and Countries, according to weight and fineness, albeit the Price thereof in Exchange doth rise and fall according to scarcity or plenty of Money, proceeding of the few or many deliverers and takers thereof in the course of Traffick, not by Commodities only, but also by Exchanges devised upon Moneys, in nature of Merchandise.

Herein are the three essential parts of Traffick (so often named) to be considered jointly and dividedly for the good and welfare of Common-weals, and not for the benefit of particular or few persons. For albeit that the general is composed of the particular, yet it may fall out, that the particular will breed a great inconvenience to the general, whereby private persons may reap a benefit to the hurt of a multitude, or the whole Common-wealth, in nature of some Monopolies heretofore declared, which may as well happen by ignorance as by premeditated practice.

The general benefit to be preferred, &c.

For to speak ingeniously, Merchants cannot enter into consideration of the quantity of Foreign Commodities imported at dear rates, and the native Commodities at lesser rates exported, respectively of former times; by the disportation whereof, cometh an evident overballancing of Commodities. Merchants do not regard whether the Moneys of a Kingdom are undervalued in Exchange by the inhauncing of Foreign Coin in other Countries, whereby our Moneys are exported, and Foreign Coin or Bullion cannot be imported but at an exceeding loss. Lastly, Merchants do not know the weight and fineness of the Moneys of each Countrey, and the proportions observed between Gold and Silver, nor the several differences of the Standards of Moneys of Gold and Silver, a matter so necessary for them to know, to drive a profitable trade, as by this Book they may now understand for the common good. Princes and Governours therefore are to direct them according to the Laws, wherein the Law-Merchant must be the true guide and director.

This direction must as well be established upon the Coin of other nations, as upon the Moneys of the Kingdom, because the payments of Bills of Exchanges beyond the Seas are made by several Coins upon the valuation made thereof, at the pleasure of Princes, whereby sometimes the Moneys of the Realm are not proportionably valued according to the Moneys of other Countries, which are thereby diverted also to be imported unto us: For Example, let us take the valuation aforesaid made in the United Provinces during the government of the Earl of *Leicester*, at which time the Royal of 8 was valued at 45 Stivers, and the Rix Doller of the Empire and also their own Doller at 45 Stivers, and the English shilling (at 12 *d* here) being there valued at ten Stivers made 20 *s* Sterling, to be by Exchange 33 *s* and 4*d*, as a *par pro pari*, or value for value. The like for *Hamburg* at 24 *s*, 9 *d*, as hath been noted. Now five

A Treatise of
Free Trade
1622.

Royals of eight which is at forty two stivers 35 s. are valued at 42 s. 6 d. that is to say, at 51 Stivers, and yet the Exchange is taken still at the said rate, according to which calculation the said Royal of eight is by us received at 5 s 2 d, which is but 4 s 2 $\frac{1}{2}$ d, or thereabouts. The difference is 15 upon the 100 in less than two Months time: Add hereunto the 10 in the 100 to be had by the said Royals of eight, that the same are better in weight and fineness than our six pence Sterling, which is taken to answer the said Royal by a common calculation, by reason whereof there will be given so much in his Majesties Mint, or thereabouts, that is to say, four Shillings and five pence, or at the least 4 Shillings and 4 pence, after the rate of 5 Shillings Sterling, for an ounce of that Standard; so together is 25 upon the 100 benefit, which "caused a Merchant Adventurer to set down in Print an Interrogation in this manner: "Who will procure Licence in Spain to bring Royals into England to sell them here at "10 in 100, which is less than the Exchange from thence will yeild, when "he may have for the same 25 in the 100 in Holland? A matter whereby Merchants are easily induced to divert the said Royals from the Realm to those and other countries, and by the common understanding to remedy the same, it is thought there is no means to meet with Foreign nations in the inhauncing of Moneys, but we must do the like, albeit experience hath shewed long since that this is not effectual nor any true remedy. Now if we will consider things according to the rule aforesaid, it will plainly appear that the said fifteen upon the hundred gain, more than in England, are but imaginary, if the Exchange for Moneys were reformed: For let 5 of these Royals of eight be bought in England for 22 s, and be transported into Holland, and there buy Commodities with the same (which is according as the price of them is inhaunced, for as the Money riseth in Price, so doth the Price of Commodities) it may fall out the said Merchants should become losers by the Commodities, so that the same cannot be termed *Causa movens*: But the Spanish Merchants, which cause their Royals to be sent into Holland or Zeland, from Spain or from the Downs rely wholly upon the Low Exchange, whereby they are inabled to deliver there their Money by Exchange at an undervalue, at 33 s 4 d Flemish and under, for our 20 s Sterling, whereby the Kingdom maketh good unto them the said 15 upon the 100, consisting between the price of 42 Stivers, and 51 Stivers, which is almost 18 *pro cent*. If the Royal went but for 50 Stivers according to their valuation, so that if the Exchange were made accordingly, which would be above 37 s 6 d, this gain would not be at all, and Moneys would be imported unto us, and not exported.

A Maxime in
Exchanges.

A Shilling Lubish, and a
Stiver Flemish
was all one.
1575.

A great Fallacy.

For the rule is infallible, That when the Exchange answereth the true value of Moneys, according to their intrinsick weight and fineness, and their extrinsick valuation; they are never exported, because the said gain is answered by Exchange, which is the cause of Transportation. To make this evident in the Rix Doller, which is the main and most usual Coin in Germany, Eastland, the United and Reconciled Low-countries before their late Proclamations, and currant in many other Countries: Observe we, that the said Doller was valued at 2 Marks Lubish, every Mark being 16 Shillings Lubish, or sixteen Stivers. For the year 1575 the said Rix Doller was still Coined in the Empire for 32 s or Stivers, and so currant by valuation in the Low-countries whereby they were all one in denomination and effect: But the Wars in the Low-countries hath been the cause of the inhauncing of this Doller, which was brought to 35 Stivers, and in the year 1586 to 45 Stivers, or to 52 Stivers now by intermissive valuations and times. Howbeit at *Hamburgh, Stode*, and other places in Germany, the said Doller did remain still at 32 s Lubish, or 2 Marks: And as the said Doller did inhaunce in Price, so did they in the Low-countries Coin new Stivers accordingly; sometimes lighter in weight, and at other times abased by Copper or Alloy, and yet in account the Stiver did and doth remain the ground of all their Moneys: But the said Doller holderth his Standard agreeable to the first Doller, called the *Burgundian Doller* with Saint Andrews Cross, Coined in the year 1567, which is in fineness ten Ounces 12 penny Weight of fine Silver: And four and an half of these Dollers were made equivalent to our twenty Shillings Sterling, as a publick measure

measure between us and the *Low-countries*, *Germany*, and other places where this Doller went currant, as you may observe in the precedent Chapters.

These Dollers have since been imitated and made by the States of the United Provinces in their several Mints, altering only the Arms of their several Provinces; as also by the Arch-Duke *Albertus* in the reconciled *Low-Provinces*, and the Price of them at *Hamburgh*, *Stoad*, and other places was but advanced to one Stiver or Shilling Lubish more, that is to say, at 33 s Lubish went, the same went in the *Low-countries* for 45 Stivers, which made the diversity of the said *Par* of Exchanges of 33 s 4 d for the *Low-countries*, and 24 s 9 d for *Hamburgh*, being all one in substance. This Doller is since that time (as I said) inhaunced to 52 Stivers in the *Low-countries*, which maketh the Price of Exchange above 38 s, or rather 39 s; and shall the Kingdom suffer this and not alter our Price of Exchange accordingly, but be contented to take 34 or 35 s, and after that rate undersell all the Commodities of the Realm?

In the Netherlands.

This Doller is likewise since that time more inhaunced in *Germany*, from time to time. And leaving the excessive valuation in remote places, let us note the valuation of *Hamburgh*, where it hath been at 54 Stivers the Doller, which maketh the Exchange above forty Shillings of their Money for our twenty Shillings. And although we have raised our Price of Exchange, from 20 s 9 d, to 35 s and thereabouts, shall we rest here and go no further? Have we reason to do it in part, and not in the whole, according to Justice, Equity, and true Policy? and shall we be like a man that by halting in jest became lame in earnest? *Abfit ignorantia*.

In Germany.

The Moneys in Christendom, which have their Ebbing and Flowing do shew their operation upon Commodities, maketh by plenty the Price thereof dear, or by scarcity better cheap, as hath been noted: But Exchange hath a contrary mean of working, for plenty of Money maketh a low Exchange, and scarcity of Money maketh a high Exchange and the Price to rise, which is of great consideration; because it overruleth Money and Commodities, which never entred in the Politick Studies of *Aristotle*, *Seneca*, or *Cicero*, who were but in the infancy of Trade. And Civilians can tell us that *Commercium*, is *quasi Commutatio Mercium*, but went no further in this Just and Princely Study of State-affairs to augment, by all lawful means of *Jus gentium*, the wealth of their Kingdoms and Territories: as also to prevent the diminution thereof, by the carrying away of their Moneys and Treasure. True it is that the Statute Laws of *England* have had a care hereof, but the remedies have been hitherto defective, by mistaking the Efficient cause thereof: which remedies may be distinguished three manner of ways.

The course of Money and Exchange, are contraries in operation.

1 The Statute of imployment for Merchant Strangers, made for three especial causes: 1 For the advancing of the Price and Sale of our native Commodities: 2 To prevent the overbalancing of Foreign Commodities: 3 To preserve the Moneys within the Realm. 14. R. 2.

Commodities

2 The Lodging of Merchant Strangers with free hosts, who had an inspection in their negotiations for Commodities and Moneys.

3 The keeping of Staples for Wools, Woolfels, and other Commodities beyond the Seas, with their Correctors and Brokers to Register Merchants Strangers dealings.

4 To cause Denizens to pay Strangers Customs inwards and outwards.

5 The sundry treaties and conferences with the Commissioners of other Princes, about Merchandise, Moneys and Exchanges.

6 The severe Proclamations for the observation of the Statutes made for and concerning the same, and the Articles of Entercourse.

7 The prohibition to export Commodities, but at great Ports.

8 The prohibition for Strangers to Sell Wares by retail.

9 The prohibition for English Merchants to Ship goods in strange Bottoms.

10 The transportation of Money made Felony by Act of Parliament.

Moneys.

11 The attendance of Searchers, Waiters, and other Officers.

12 The strict information in the Exchequer and other Courts.

13 The swearing of the Masters of Ships, for exportation of Moneys.

14 The

- 14 The reformation of the overheaviness of our pound weight Troy in the Tower.
- 15 The overrichness of our Sterling Standard of Moneys.
- 16 The alteration of the proportion between Gold and Silver.
- 17 The making of more Prices out of the pound Troy by the Sheyre.
- 18 The inhauncing of Silver and Gold Coins in Price.
- 19 The imbasing of Moneys by Allay or Copper.
- 20 The use of many Standards of Money, and reduced to two again.
- 21 The increasing of Coynage Money to hinder the exportation.
- 22 The prohibition to cull out heavy Pieces to melt or transport.
- 23 The banishing of light Spanish Money, and Gold to be molten.
- 24 The giving more for Bullion in the Mint.
- 25 The prohibition for Goldsmiths to buy Gold or Bullion.
- 26 The making of the principal Foreign Coin currant in *England*.
- 27 The binding of Merchants to bring in Bullion.
- 28 The prohibition to pay Gold unto Merchant Strangers.
- 29 The prohibition to take gains upon Coins.
- 30 The Bullion in the Mint to be delivered by weight, to restore by tale.
- 31 The inhauncing of Gold and undervaluing of Silver.
- 32 The punishment of transporters in the Star-chamber by Fines.
- 33 The prohibition by Act of Parliament, to make Exchanges for Moneys for Foreign parts without the Kings especial license.
- 34 Money delivered to Sir *Thomas Gresham* Knight, out of the Exchequer, to rule the course of Exchanges by Bills.

Exchange.

35 The Office of the Kings Royal Exchanger, never put in practice since the Merchandising Exchange began, erected by King *Edward* the first in the eleventh year of his Raig, by an Act made at *Acton Burnel*, as aforesaid.

Here we are to observe the Statute of employment to be defective, when Merchants (both English and Strangers) have an ability given them by Exchange to take up Money here, and to deliver a Bill of Exchange for it payable beyond the Seas, and can send over the Money *in specie*, and be a great gainer thereby: Infomuch that if I receive here 100 pieces of 20s, I can send 90 pieces to pay my Bill of Exchange, and put ten pieces in my pocket for an overplus and gain.

The like may be done by making over Money from beyond the Seas to be paid here by Exchange, which being received, I can transport with 15 upon the 100 gains in two months and less, and advance 100 upon the 100 in one year, which exceedeth all the benefit to be made by Commodities, wherewith I need not to intermeddle, nether can the said Statute be any help herein to remedy the same.

This gain ariseth by the undervaluation of our Moneys, in regard of the inhauncing and overvaluation of Foreign Coyns, so that the cause is extrinsick, and comprised under the said Exchange of Money, and not intrinsick in the weight and fineness of Moneys, which are considered in the course of true Exchange between us and Foreign nations: And thereupon it followeth, that neither difference of weight, fineness of Standard, proportion between Gold and Silver, or their proper valuation of Moneys can be any true cause of the exportation of our Moneys, so long as a due course is held in the Exchange which is grounded thereupon.

Hence ariseth the facility of the remedy by the reformation of the Exchange, in causing our Moneys to be truly answered by Exchange, according to the very value, or above the same, which cutteth off the said gain had by the exportation of Moneys, and causeth also (in effect) that the Foreign Coins beyond the Seas are not taken in payment above their values, although they be received at a higher rate, because the Commodities of the Realm are sold according to the price of Exchange, which countervaieth the same according to their inhauncing of Coins, or embasing of the same by Allay or Copper.

All men of common understanding, when they do hear of the raising of Moneys beyond the Seas, are ready to say, we must do the like. For they conceive the saying of

of *Cato, Tu quoque fac simile, sic Ars deluditur Arte*, to be a proper application hereunto. But they do not enter into consideration what alterations it will bring to the State, and that the matter might run *ad infinitum*, as shall be declared.

But let us suppose, that this will be a sufficient remedy to inhaunce our Moneys, as they do theirs, to imbase on Coyns as they do theirs, and to imitate over valuation of Gold and Silver as they do; which requireth a continual Labour, Charges, and Innovation. Is it not an excellent thing, that all this can be done by the course of Exchange with great facility? and that without inhauncing of our Moneys at home, or meddling with the Weight and fineness of the sterling Standard; this is to be done only by His Majesties Proclamation, according to the Statute of Exchanges, prohibiting that after three Months next ensuing the same, no man shall make any Exchanges by Bills or otherwise, for Moneys to be paid in forein parts, or to be Rechanged towards this Realm, under the true *Par*, or value for value of our Moneys, and the Moneys of other Countries in Weight and fineness, but at the said rate, or above the same, as Merchants can agree by the means of Brokers, or amongst themselves, but never under the said rate, which shall be declared in a pair of Tables publickly to be seen upon the Royal Exchange in *London*, according to the said Proclamation: And the said Tables shall be altered in Price, as occasions shall be Ministred beyond the Seas, in the severall respective places of Exchanges, either by their inhauncing of Moneys by valuation, or by imbasing of the same by allay, as hath been noted; which by a vigilant eye may be observed, and will be a cause to make other nations more constant in the course of their Moneys: And this will be executed more of course than by authority, because gain doth bear the sway and command with most men.

The way to
restore Eng-
lands wealth.

For the Merchant Stranger being here the deliverer of Money generally, will easily be induced to make the most of his own, receiving by Exchange more for our moneys beyond the Seas: And the English Merchant (being the taker of the said Moneys) will not be so injurious to the State, as to give less beyond the Seas than the value of our Money in Exchange, contrary to the said Proclamation: And if he would, the deliverer will not let him have it. Besides that the takers occasions are enforced by necessity, and he can be no loser; for by direction, he will sell his Commodities beyond the Seas accordingly, because the Price of Exchange doth still govern the Sale and buying of Commodities, as aforesaid.

English Merchants being the deliverers of the Moneys beyond the Seas, and the price of Exchange altering there accordingly, will have the like consideration, and the Merchant Stranger will provoke him thereunto: And if there be no takers, the English Merchant may bring over the Money *in specie*, wherein he shall be come a gainer.

The course is agreeable to Justice and the Law of Nations, or *jus gentium*, and will not hinder the Exchange to rise and fall, as formerly, but keep all in due order, with these considerations, cautions, and preventions as shall be set down to prevent all inconveniences proceeding by the inhauncing of Moneys, which fall generally upon all men in the endearing of things, and particularly upon Land-lords and Creditors in their Rents and Contracts, and especially upon the Kings Majesties Lands.

Inconvenien-
cies of the
inhauncing of
Coins.

The Statute of Employment must also be observed, to make the remedy more compleat, with a Register to record the Moneys, which Foreign Mariners do receive for freight, coming from *Norway* and other places, making above one hundred Voyages yearly; as also many other Ships bringing Corn into the Northern and Western parts of this Realm, and exporting Moneys for it.

The Turk, Persian, and Russian have herein su passed us in true Policy, by keeping the price of their Exchanges high, much above the valuation of their Moneys, so that they have no trade by Exchange nor Moneys, but only for Commodities, whereby they prevent the overballancing of Foreign Commodities with theirs, as also the exportation of their Moneys; albeit the use of our Commodities is in those Countries very great.

The policy of
the Turk and
Russian.

The objections made by some against this sole remedy are easily to be answered, for they are grounded upon suppositions against assured experience.

Objections to
the Remedy.

1. Some

1 Some make doubt that the price of Exchange being risen, there will be no takers of Money, and then the deliverer is more thrust upon the exportation of Moneys.

2 Others say, that those Merchants which have sold their Cloth beyond the Seas shall receive a loss in the making over of their Moneys from thence, by delivering more there in Exchange than now they do.

3 Others say, that they shall not be able to vent their Cloths according to the high Exchange, especially now that Cloth is out of request; and would have the matter of reformation deferred until another time, in their opinion, more commodious.

Answers.

The first objection is answered before, That the taker is ruled by the deliverer, who will not give his Money in Exchange under the true value, according to the Proclamation to be made, and the deliverer being the Merchant Stranger here, will sooner be thrust upon the Statute of Employment, for by the exportation of Money, he shall have no gain; whereas some of the discreeter sort would not have the said Statute too strictly pressed upon the Stranger, because the trade should not be driven into their hands, *Mediocria firma*.

To the second, the Proclamation (limiting a time for execution) giveth Merchants ability to recover their Moneys, or to sell their Bills of debts for Money, or to buy Commodities for them, as the manner is.

To the third, experience maketh a full answer to both, that there did not want takers, when the late inhauncing at *Hambur* caused the Exchange to rise from under twenty and eight shillings to above thirty and five shillings, which is more than the present alteration will be: And Wool was at 33 shillings the Tod, which is now fallen under 20 shillings; so that the vent of our Cloth was not hindred when it was sold dearer by one third part, but there was above 80000 Cloths sold yearly, where there is now sold but 40000 Cloths. The time is also to be thought more convenient to advance a Commodity, being undervalued, than to do it when the price is high; for this Plurisie of the Common-wealth is dangerous, and admitteth no time of curing, like the fire in a City, which permitteth not any inquiries to examine how the same began, but requireth every mans help to quench the same.

Treatise of
free Trade.
E. M.

And whereas it is alledged in the defence of the inhauncing of Coynt, That which is equal to all (when he that buys dear shall sell dear) cannot be said to be injurious unto any.

This opinion is without consideration of the alteration of Weights and Measures between us and other nations, that is, Exchange for Moneys, and what the same may produce to the loss of the Common-wealth, albeit that between man and man it may prove alike in some respects.

To make this evident, suppose two Merchants, the one dwelling in *London*, and the other dwelling at *Amsterdam*, doe contract together, that the *Londoner* sending Cloths to be sold at *Amsterdam*, the Merchant of *Amsterdam* sendeth him Velvets and Silks to be sold at *London*: And (in the account to be kept between them) they agree to reckon the Moneys in Exchange but at thirty shillings Flemish, for twenty shillings sterling, and so make return each to other from time to time, as Moneys shall be received both here and beyond the Seas. Whereupon put the case, that there is received at *Amsterdam* 1500 ₤ Flemish for Cloth, and at *London* there is received one thousand pounds sterling for Velvets and Silks, which according to the said computation is all one in effect between them, and might by way of rescouter answer each other in account. But the Merchant of *Amsterdam* knowing that (by reason of the inhauncing of Moneys there) he can make a great gain to have the said one thousand pounds to be sent unto him *in specie*, he desireth the *Londoner* to send unto him this one thousand Pounds sterling in Silver or Gold Coynts, Royals of eight, or Rix Dollers, whereby he shall profit fifteen upon the hundred by the means aforesaid, which amounteth to one hundred and fifty Pounds gains. Now the *Londoner* having his own thousand and five hundred pounds Flemish, or one thousand pounds sterling at *Amsterdam*, cannot do the like, because the Money by the said inhauncing is received there above the value, so that his Money must be delivered there by Exchange

at

at 33 s. 4 d. or under, whereby he receiveth here the said 1500⁰⁰ Flemish with no gain at all. Thus the account is made even between them, but by these means the Kingdom is deprived of the 1000⁰⁰ of the Merchants Money sent to *Amsterdam*, which doth not only procure want of our Moneys, but causeth also the native Commodities to be under-sold; and the foreign Commodities to be advanced in price beyond the Seas, by plenty of Money there, and hindreth the importation of Bullion.

To prevent this, the question is now, Whether it be better and more expedient to raise the price of Exchange, or the valuation of our Moneys? Surely all men of judgement will say, That the raising of Exchange breedeth not that alteration which the inhauncing of Moneys doth, to make every thing dearer, and to cause Land-lords and Creditors to lose in their Rents and Contracts. And Merchants of experience know that we cannot do as they do; for the inhauncing of our Moneys here will be countermined by other Nations, who still will undervalue them in Exchange between us, unless it be prevented by our own true valuation to be made known as aforesaid.

The Author of this Treatise of free Trade doth say, *That it is not the rate of Exchanges, but the value of Moneys, here low, elsewhere high, which cause their exportation; nor doth the Exchanges, but the plenty and scarcity of Moneys cause their values,* which is meerly *Hysteron Proteron*, whereunto I have answered heretofore, viz. Page 104.

There are three ways to dissolve an argument, *Denial*, *Retorting*, and *Distinction*, Three ways to dissolve an argument. *Denial* is too hostile, favouring more of obstinacy than of art: *Retortion* is more witty than profitable; but *Distinction* is like mature remedies compared to Purges, which cleanse and feed. But the said Author did take the course of *Denial*, and proveth nothing touching the matter in question.

If Moneys be here low, and elsewhere high, how is this known but by the valuation of Exchange? Considering the diversities of Moneys of several Standards, wherein the Exchange is like the Assay, whereby the fineness of Gold and Silver is known, grounded upon the quantity which the Exchange requireth, according to the weight of fine Silver and Gold contained in the Moneys of each Country, which is the intrinsic value, and not according to extrinsic valuation, which is altered by denomination; for the name of a thing doth not alter the value really, but the substance doth it, if it be altered: Much less doth plenty or scarcity of Money cause their values, it being contrary to the nature and property of Money; the yard doth measure the Cloth, but the Cloth doth not measure the yard. To illustrate the premises by example, I have heretofore shewed the consideration incident. Exchange compared to the Assays of Money.

Suppose that some Merchants strangers do come over into the Realm to buy a Pack of ten Cloths valued at 80⁰⁰ Sterling, which they are to pay in Gold and Silver, and they do not know the weight and fineness of their foreign Coin which they have brought over; hereupon to content both Parties, the Moneys on either side must be tried by the subtil Assay, according to their fineness computed upon the twelve Ounces Troy, and then by weight they answer each other accordingly. And so this negotiation is in effect but a permutation of Moneys for Commodities, before Exchange was invented.

Hitherto we have handled of the reformation of Exchanges, for places where the basis or foundation of Exchange is made upon our 20 Shillings Sterling, that is to say, when Merchants beyond the Seas, delivering Moneys there for *England*, will cause the Brokers of Exchanges to know how much Flemish or *Hambourgh* Money Merchants will give there, to have 20 Shillings Sterling paid in *England*, even as we do here, to know how much in Flemish Money or other Coins a Merchant will give for the said 20 Shillings here, by an agreement to be paid beyond the Seas by a Bill of Exchange. But now we are to treat of the reformation of the Exchanges which are made upon foreign Coins, or rather imaginary Moneys of other Countries: Exchanges made upon foreign Coin. As for *France* upon the French Crown of sixty soulz; for the East Countries upon the Florin Polish; for *Germany* upon the Rickx Dollar of 72 Creutzers; for *Venice* upon their Ducat; and so for other places.

Herein let us observe that the course of it is directly opposit; for whereas in the one

we do procure to have much Money, or at the value answered by Exchange: So in the other we may do the like, and rather procure less to be given in Exchange, because that the foundation of those Exchanges is made upon foreign Coin.

Nevertheless consider we, That when four Testons, or three Franks *in specie* were calculated for the said Crown of sixty Soulz in Exchange, then every such Teston was sixty Soulz by valuation, and every such Frank was 20 Soulz. But since that time the said pieces of Testons are made currant for $16\frac{1}{2}$ Soulz, and the Franks at 22 Soulz, being the same in weight and fineness, without any alteration in the standard, called, *Le Pied de la Monoye*, but only inhaunced in valuation, according to which, payments are made in Silver Coins. Also for the Gold Coins, as French Crowns and Pistolets, which are inhaunced at times until 72 Soulz from 60 Soulz, whereupon the said Crown was valued at 6 Shillings Sterling; Is there any man of judgment that will give, if he can chuse, 6 Shillings or 72 Pence, and $72\frac{1}{2}$ Pence, for the said French Crown in Exchange, when the Crown *in specie* is paid him in France for 75 Soulz. The like consideration are we to have of the Dollars of Germany, of the Polish Guilders or Florins, and all other Coins inhaunced above the *par* of Exchanges heretofore calculated among Merchants, and especially with the admittance of Princes.

The operation hereof in the course of Traffick is of very great moment, more than in times past, when the difference was not so sensible; which made me to compare the same unto the serpent *Aspis*, which stingeth men in such sort that they fall into a pleasant sleep until they die. Which is meant by particular persons, whose estate is consumed by running upon Exchanges. Or like unto the cruelty of the Planet *Saturn*, which maketh his Spherical course in 30 years with great Operation, although we do not so sensibly perceive his motion which is meant in the revolution of State Affairs in progress and continuance of time.

CHAP. XI.

Of Attachments and Arrest.

THE Common-Law of England doth not use the course of Attachments, as is used by the Custom of the City of London, which was borrowed from Merchants Actions observed in Foreign Countries, and was thereupon by Custom here established, it being a ready way whereby men may secure themselves of present means, if they doubt of their Debtor. For if the Creditor do know any Debts or Goods belonging unto his Debtor, he may instantly upon a speciality to be exhibited unto the Magistrate, have authority to attach the said Debts and Goods in the hands of any Person where he findeth them, only privileged places excepted, or Ecclesiastical Persons in most places.

To this Attachment if the Party do appear and put in Bail either by himself or his Attorney, then the said Attachment is *ipso facto* void, and Declaration being put in dependeth in Court upon the said Bail; and if no Declaration be put in the next Court day, or within three days, then the said Bail is likewise discharged by the said Custom; albeit this is not so duely observed as the Customary Law of Merchants requires. But if the Party do not appear, and the Attachment do proceed three Court days, or three defaults to be entered, then for the fourth default judgement or sentence is given, that he who did make the Attachment shall recover the said Debt and Goods, and take the same into his own possession, upon good sureties to be put into the

The Court, to answer the value thereof within one year and a day, in which time the Proprietary may disreapon the said recovery, by disproving the other Parties surmises or allegations, proving that the specialty was paid whereupon the Attachment was grounded. For the Attachments beyond the Seas cannot be made upon any pretended Action, but must be done upon a Bill of Debt, and many times the Magistrates will sequester the Goods or Debts into their own hands, to avoid incertainties of honest dealings. Besides, Merchants will be advised before they make Attachments, because both the Civil Law, and Customs of Merchants do impose great damages upon the Party, if he have made his Attachment without just cause, to the overthrow of the other Parties Credit. And moreover if it be upon Debts appearing by specialties, or Bills Obligatory, it may fall out that the said Debts are transferred or set over to other Merchants, according to the Custom heretofore mentioned, whereby the property is altered.

I remember a case of mine own, that hapned above 20 years since, which concurrith with the matter in hand: A Merchant being indebted unto me by a Bill Obligatory the sum of 800^{li}, payable at 6 months, was perswaded by a Friend of his (with whom I had some differences and controversies of accounts) to suffer an Attachment to be made in his hands of the said Moneys, by the Custom of *London*, upon promise made unto him, That he would give him long days of payment for the said Moneys: Whereupon my Debtor appeareth to the said Attachment, and did acknowledge the the said Debt of 800^{li}, relying upon the long days of payment, and he that made the Attachment did proceed in the Law, and had judgment thereupon, making no doubt to obtain execution accordingly. Being advised by Learned Council in *London*, we suffered him so far to proceed, and then we did speak in Arrest of Execution, and brought a Writ of *Certiorari* out of the Kings-Bench, under the hand of the Lord Chief Justice, putting in special Bail in *London* to satisfie the judgment. The Record was removed to the said Court of Kings-Bench, and there we did put in other Bail, and upon that brought a *Superfedeas* into *London*, and discharged our special Bail, and by the Law, the said Attachment and all proceedings were made void; and this Merchant was taken, *Pro confesso*, and ordered to bring the Money instantly into the Court, whereas he had yet six months for the payment; the Interest whereof was 40^{li}, whereby the Proverb took place, *Fallere fallentem non est fraus*.

Attachments
to be removed
after
judgment.

Here the Law did prevail against Custom: But in another like matter of Attachment, Custom hath prevailed against the Law.

One being indebted unto another the sum of 100^{li} payable at a certain time, it came to pass that the Creditor went over, beyond the Seas, before the Money was due: the cautelous Debtor, upon untrue surmise to defraud the Creditor, made Attachment of this Money in his own hands by the Custom of *London*, and put in sureties to be answerable for it for one year and a day, according to the manner and order of the Court, in which time the said Creditor was to disreapon the said pretended Debt; but the Creditor (being beyond the Seas and ignorant of these proceedings) came over after the expiration of the year and day, and the Debtor had judgment upon the said Attachment, and Execution awarded unto him in his own hands. The Creditor being now come over, demanded his Money, the other denied to owe him any; in brief, the Bill was put in suit at the Common-Law, the Debtor did plead the said judgment and recovery in *London*, and by that practice and fraudulent means defeated his Creditor: And being done by Law, it is taken to be no couzenage to be punished by the Star-Chamber, or other Courts, only the Party is *A. K.*

Touching Citizens or Merchants Arrests beyond the Seas, there is a Custom that no Officer may Arrest after Sun-set; such therefore as go abroad but at those times, are said to *Fly with the Owl*, by a common Proverb: And it is hoped by the said Custom that the Debtor may (by having access at some time unto his Creditor) compound with him, and preserve the good opinion and credit wherein he liveth, and thereby not only have means to recover himself, but also be an occasion to gather in his own Debts sooner. In some places also they may not Arrest upon the Sabbath-days and Holy-days,

No Arrest to
be after Sun-
set.

to the end they should not be deprived of Divine Service towards God, and comfort of their Souls.

The renuntiation of a privilege cannot abolish the privilege.

The Officers or Serjeants may not Arrest any man upon the Burse or Royal Exchange, although the Party to be Arrested should yield thereunto, and renounce the said privilege. It is not many years since a Merchant of *Amsterdam*, being upon the Exchange at *Antwerp*, had notice given him that another Merchant had given order, That upon his going from the Exchange he should be Arrested, and that the Officer did attend him being neer at hand: Whereupon he perceiving the said Officer, called him unto him, and said he would obey the Arrest; which for the first time is but an Adjourning or Citation. The Officer did require a pledge of a piece of Coin in token thereof (as the manner is) which he gave him. Afterwards this Merchant of *Amsterdam* (being otherwise advised by his Friends) did disclaim from that Arrest, because it was done upon the Exchange, and claimed the said privilege: Inasmuch that the Magistrates and the Learned Advocates on both sides did thereupon assemble in the Town-house, as it were the *Guild-hall*, and there the matter was debated and discussed at large according to the Laws: And it was at last concluded and determined that the said Arrest was void in Law: For the renuntiation of a privilege by any particular, or many persons, cannot derogate or abrogate any custom or privilege, not only in the general, but also in the particular; so that within 24 hours after he might have been Arrested again, but he was *non inventus*, and upon this Arrest he was to find caution to answer the Law.

Towns of Refuge.

The like is to be understood for all privileged places, as Churches, Chappels, Church-yards, and other places and jurisdictions; and divers Cities and Towns do not permit any man to be Arrested upon foreign pleas for Debts and Contracts made in other Towns, Places or Countries, which are as Places of Refuge for some Merchants; as the Town of *Middleburgh* in *Zeland*, and the Town of *Dort* in *Holland*, and other Cities and Towns in other Countries, and most Cities and Towns where a Nation or a Society of Merchants do agree to make their residence, as the Company of Merchants Adventurers and others, commonly the said Cities and Towns do exempt them from all litigious suits which happen between themselves, to be determined by their Governour or Court-master; so as only controversies hapning between them and strangers or inhabitants are subject to the ordinary course of the Law, for the determination of Merchants differences. They will also free them from all Debts owing by Kings, Princes, and States, so that the Subjects Goods shall not be liable thereto, to the end that Traffick be not interrupted.

Officers known by their habit.

The Officers or Serjeants which make these Arrests are known by their habit, or by a rod to be seen in their hands, and may not by stealth come upon a man; whereby many insolencies are prevented, and Serjeants are not subject to be killed, as many times they are with us; and if they have not their habits or colours, no man is to assist them if they be abused, and the rescuing of a man then is no offence; and howsoever, if a man Arrested or to be Arrested do run away, every man giveth him way, as desirous to help him, to keep him out of troubles, accounting the Arresting of a man to be a part of the Hangmans Office: And nevertheless their Hangmen are seen to be always in rich Apparel, and are reputed as necessary members in a Commonwealth, whereas in *England* it is very contemptible and base.

Attachments to be granted upon specialties.

Returning to speak again of Attachments, it is a matter of great consideration with us, not to admit any to be done in *London*, or any other City or Town-Corporate, according to the Custom of *London*, unless it be upon plain specialties, and also with putting in good Sureties for the Costs; for it is a very dangerous thing for Merchants dwelling beyond the Seas, as also Merchants who dwell in remote places of the Kingdom, having their Factors at *London*, if they upon any surmise or pretence of Debt shall make any secret Attachment in their own hands of their Masters Goods, either when they know their Master to be dead, or travelling in some foreign Countries upon a long Voyage, as occasion may fall out, and so by practise deceive them of their Estates, by pleading afterwards the said Attachment or Judgment had thereupon in Bar, as before said.

C H A P.

C H A P. XII.

Of Sequestrations and Executions.

THe Magistrates, considering that abuses may be committed many ways by Attachments, do commonly use Sequestration of goods by delivering them into the hands of a third person, or taking of them into their own custody or power; for by these means also are many Attachments prevented, which men would do, if the disposing of the goods or debts did come into their own power: Wherein they have a care not to feed the humour of contentious persons, which is meerly contrary to the course of Trade; which is the cause that in the execution of their sentences, (wherein the life of the Law doth consist) they do proceed *gradatim*, and if any such Sequestration is made unjustly, or without cause, the Civil Law, as also the Office of Prior or Confuls, hereafter declared, will give good costs and damages.

Execution is
the life of the
Law.

In the proceeding of the said Magistrates there are many persuasive means used by them in the behalf of the Debtor with the Creditor, to bring him to a composition; if not then some Officers are sent to the parties house to keep him as it were a prisoner; to whom he must give Meat, Drink, Lodging, and a dayly Fee, according to the Judges appointment, and as the matter may be of moment, to the end that by this pecuniary punishment he may cause him to pay or satisfy the Creditor, which is aggravated by sending two Officers at the first, then two more, and so 6 or 8 of them, to Eat him out of house and home; for these men will gnaw him to the very bones, and are therefore called Clyvers or Devourers. But if the Debtor will not endure this, but go wilfully to Prison, then the Creditor must find the Debtor maintenance at the discretion of the Judge, who may if he will presently put him to Bread and Water, which is seldome or never done: but when it is known that the party hath means, and will not satisfy his Creditor, who after the Imprisonment of the person cannot come upon the goods again, according to the Common Laws of the Realm, then he is to be kept in *Arcta Custodia*, with Bread and Water for a time, according to the discretion of the Judge. But if the Debtor be so poor, and notwithstanding hath such a cruel adversary that will make Dice of his bones, that is to say, to have his Debtor die in Prison, and to hang up a bale of Dice for him in the Crown Office, as is done by the Officer in place, or the Goaler; then hath the Law beyond the Seas provided some relief for this poor man: For the Custom is in *Germany, France, Italy, Spain*, and the *Low-countries*, That no man is imprisoned for Debt above a year and a day, in which time the Creditors have power to take, seise, and sell all the Estate of the Debtor; which being done, or before, the Woman in most places may claim her Dower for her relief and children, and the rest is divided amongst the Creditors as far as it will go, and so the Debtor is freed from those Debts for ever: For by the Civil Law, *Qui vult cedere bonis liberatus est a debito*, If the Debtor do relinquish his Estate to the Creditor, he is free from the Debts, and all goods falling to him afterwards are his own. But this man is ever after disabled to come to any preferment, and such a Creditor as is the cause of it will be hated and accounted worse than a Jew or a Pagan: For the manner of *Cederis bonis*, or to make cession of goods, is very heinous and of wonderful disgrace; so that most men will rather die in misery than come unto it, because it hapneth not once in 20 years: Yet is it far inferiour to the punishment of the Pillory, or the striking over the

Considerable
Executions.

The manner
of *Cedere bonis*.

the leg used in *Russia* at the Creditors instance, whereby the Debtor is set at liberty, and the Debt paid. The party cometh before the Town-house, and standeth upon a stone in the view of all the people, and unloosing his girdle, he desires them, and all the world, to take notice, that he hath nothing left him to pay his Creditors, and so renounceth all, what may be found to be his, or what any manner of ways he might pretend: And in token thereof he may not wear his girdle any more, nor be employed in any business as a living man; yet afterwards by some composition to be made with the Creditors, he may be restored by a declaration to be made by some Officer upon the said stone, and then he is permitted to wear his girdle again.

In the said Countries, no Gentleman or man of Quality, may be Imprisoned at all for Debts, his Estate only is lyable thereunto, and yet with reservation of such necessary things, as Honesty, Honour, Humanity, and Christianity doth challenge: Namely, the Souldiers Person, his Arms, his Apparel, Bed, and Chamber conveniently and necessarily furnished, which may not be taken for Debt: And the like reservation is made to every other man of quality, so that Imprisonment of mens bodies for debt (according to the common practice of *England*) is a greater burden and bondage, than is to be found in any other Christian or Heathen country.

And forasmuch as the mischief and inconveniences, arising to the King and Commonwealth, by the Imprisoning of mens bodies for Debt, have bin propounded heretofore in Parliament, by a Printed Remonstrance which (like unto a Pamphlet) may be lost, whereby good matters are oftentimes put in oblivion, I have thought convenient to make an abstract thereof, in the manner, as the said reasons are laid down, to be inserted in this Book, in hope of some relief unto decayed Merchants, whose Estates may remain lyable to answer their Creditors, without Imprisoning of their bodies, against the Law of God, the Law of man, the Rule of Justice, the Law of Conscience and Christian Charity, and against the Practice of other Countries, as aforesaid, and finally against the Creditors own profit.

Against the
Law of God.

The Law of God willeth and commandeth every man to follow a Vocation, to do the honour, duties, and services, owing to his Prince, and Country, and Parents, and to maintain his Wife, Children and Family, and to instruct them in the fear of God; so that whatsoever, directly or indirectly, forbiddeth the said Christian duties in the performing thereof (by an Imprisonment) is against the Law of God, whereupon all humane Laws ought to be grounded. No Law of God willeth or commandeth Imprisonment of mens bodies for debt, nor is it warranted by any example in the Word of God, and the efficient means bringing men into prison, as Usury is, appeareth plainly to be forbidden by the Word of God, as hath been noted out of the old Law, neither hath the Law of the Gospel a word of command or warrant for Imprisoning a Christian brother for debt, but rather containeth a command to relieve him if he be fallen into decay, to take care how and wherein he shall sleep, to set him free at six years end, and then to reward him.

Exod. 22. 26.
Deut. 23. 19.
Levit. 25. 37.
Ezech. 18. 8.
Ier. 34. 14.

Against the
Law of man.

By the Law of man it was not so, *Ab initio*: For by the Common Laws of *England*, which are the most ancient, most eminent, and most binding Laws, no man may be taken or Imprisoned for debt, but the creditor was to take satisfaction upon the debtors Estate of goods and lands, according to *Mag. Char.* 3. *H.* 3. and 14. *E.* 3. although after accountants only were to be imprisoned until they paid, which was made general against all debtors by the Statute of the 25. *E.* 3. cap. 17. yet prisoners in Execution, might and did follow their vocation and affairs, by Bail, Mainprise or Baston, as by the Statute of 2. *R.* 2. cap. 12. and from that time forwards, were prisoners tied up shorter to the Writ of *Habeas Corp.* or the Kings special mandate, upon surmises, that the said debtors made secret Estates in trust to defraud their creditors, or were wilful and obstinate to pay them, being able. To answer these objections, it is unjust to punish all promiscuously, as well frauders, as non frauders, without and before any proof made, yet if the fraud were proved, or his ability and sufficiency either, there is no cause to imprison his body, because the law doth give the Estate forthwith to the creditor, whether the debtor will or no: So it is still needless to imprison the body, for 20 years Imprisonment

Habeas Corpus.

prisonment discounteth never a Penny of the Debt, and yet the Debtor hath suffered more misery and punishment than a Guilty Traitor or Rebel suffereth for the highest Offence.

It is against the rule of Justice and Law of Nature, that men equally Free-Born should be deprived of the common and equal liberty, and be given into the Power of another without Criminal cause or Guilt. Against the rule of Justice.

The Debtor is either Punished for Guilt, or Coersion: If for Guilt, it is against the rule of Justice, for to be found a Debtor in the Law is no Criminal Guilt, and therefore unjust to punish him Criminally: If for Coersion, to make the Debtor bring forth his Estate to the payment of the Debt, it is also against the rule of Justice to enforce a man by punishment to do that which appeareth not to be in his Power, or whereof the Law is already certified that there is not wherewithal to do, according to the purport of the *Capias* granted against the Body by the Common-Law.

It is also against the rule of Justice, to thrust all kind of Debtors into a Prison together in a heap, without respect to the different Qualities of men, to more or less Guilt, of fraud or obstinacy, or whether it be an Honest or an Usurious Debt, to more or less means of the Debtor, whereby he must live or starve in Prison; or to the holding him one or twenty years in Prison; for some are great Debts for Thousands, some are small for Trifles, some are supposed Debts not yet proved, and in truth some are no Debts. But for certain all, or nine in ten, are usurious Debts and Forfeitures, scarce one honest Debt of an hundred, but all by unlawful gain upon corrupt and desperate adventures. Plutarch in Solons life.

But it will be said, that Imprisonment is no punishment, for prisoners live at ease and pleasure, &c. according to the received opinion: But the miseries and afflictions of Imprisonment are inexplicable and cannot be conceived by any that have not felt or had proof thereof.

The Ancient Romans Construed and reputed Imprisonment to be a guard or safe keeping of Slaves and Bondmen, but a heavy punishment to Free-born-men: And it is recorded, That the Prophet *Michah* was sent to Prison, to be fed with the Bread of Affliction.

For Imprisonment is a corporal punishment, a grief and torture of the mind, a long and lingering dying, and sometimes a short Killing by Plague, &c. it overthroweth a mans reputation, and destroyeth all that is good and dear unto him; his Kindred grow strange, his Friends forsake him, his Wife and Children suffer with him, or leave him, or rebel or degenerate against him, and lie open to all Disgrace and Villany of the World; in whose miseries the Prisoner suffers more than in his own sufferings. A description of Imprisonment.

Before him is the sight of all these miseries and evils, and which is not the least, he lies open to every arrow of Scandal or Calumny that a malicious Adversary will shoot at him, which he can neither resist nor avoid, because he is absent to confront them: Behind him grief for loss of Liberty, Credit, Friends, Estate, and all good Fortunes: His Bail and Sureties (who commonly are his nearest Kin or dearest Friends) lie in the power of his Adversary, or already Imprisoned. To say nothing of ill Air, strait place, hard lodging, unwholesome dyet, with the noise, noisomeness, pestering and fettering the body of the Prisoner, as the least of many evils.

Let this be weighed in the ballance of Conscience and Christian Charity, and you shall find that these proceedings cannot subsist, for they are against the Law of God, and not warranted by Scripture. But to induce divers necessary consequences for proof hereof, we are to consider how many ways any man may guiltlessly and innocently fall by the Law, be convict of Debt or Damages, and cast into Prison thereupon, viz. Against Conscience and Charity. Guiltlessly and innocently.

By Misprision or ignorance of himself or his Attorney; in pleading of the cause by careless or unskilful Councillors, especially when false things are cunningly laid, or true things uncertainly laid.

By the necessity of the Defendant, wanting means to pay his Attorney or Council, and by combination of the Adversary with the Defendants Attorney, Solicitor or Councillor, or with the Witnesses or Jurors, for love, malice, or ends of their own.

By Perjury of Witnesses, in concealing, perverting, and misapplying truth, or deposing

sing untruth, and by subornation of Witnesses, Jurors, or Officers, in the impanelling of Jurors, and Corruption of the Judge.

By Casualties.

A man may likewise be disabled and become insolvent by as many Casualties and Acts of honest and good intentions, and consequently become a Debtor, and be cast into Prison thereupon; as by Suretiship, Bail, or Security, for Kinsmen, Friends, or others; likewise by *Loan* unto them who pay not again: Also by fallhood of Friends, Servants, and others put in trust with Moneys, Evidences, Office, Trade, and Lands. Again, by moving a just Suit in Law, whose might, practise; or fallhood overheareth him, or many years Suit consumeth him.

Also by Fire, Water, Shipwrack, and such like sudden and unresistable accidents at Sea or Land, by Robbery of Thieves and Pirates.

By unprofitable buyings and sellings of Lands, Leafes, Merchandises, &c.

By Arrest, Seisures, Sureties, or pretence and detriment of foreign Princes.

By sudden loss of Friends or Masters, on whose favour any mans Estate dependeth.

Also by errors in making or keeping reckonings and accounts, or by losing or not calling for Acquittances, Bills, Bonds, Releases or Engagements and Assurances, for Warranties, Annuities, Dowers, Jointures, Legacies, and such like.

By Usurers and Usury, eating up a mans Estate by Interest and Forfeitures, and by a multitude of other means, whereby no man is secured but may become a Debtor and Insolvent.

Summum jus.

And this Law taketh no consideration, or admits no information hereof, but in *Summo jure* giveth the whole forfeiture, without any conscionable respect, and the after proceedings are suteable; for after judgment, though the Debtor by his Goods discharge 99^l of 100^l principal, yet the body is subject to be imprisoned till he pay the whole forfeiture of 200^l: And the words of the Statute are, That if he have no Goods nor Chattels, nor enough to satisfie the whole, his body shall be imprisoned for the rest till he make payment or agreement. *Marlebridge cap. 23. An. 52. H. 3. &c.*

So every way it is in the absolute will and power of the Creditor to cast the Debtors body into Prison; when in all Conscience and Equity, if he have no means to pay, he ought to be let out of Prison, or not to be imprisoned at all, because the Debtors Body can give no satisfaction to the Creditor, being in it self considered.

Means to pay, and yet cannot.

Some Prisoners have means and are willing, but cannot pay, either because the present power of their Estates is not in them, or in regard of the time, that they cannot sell or receive payment, or in regard of the worth, for scarce any will buy a Prisoners Lands, Lease, or Goods, at half the worth: Or in regard of others interessed, without whose consent he cannot dispose thereof; or the Estate is intangled with Dowers, Jointures, Warranties, Assurances, Statutes, &c. Some have not means sufficient to pay all, and some have no means at all, and are kept in Prison because they have rich Friends, who for their sakes live and die miserably in Prison.

Some have means and will not pay, of fraud and obstinacy; but of these there is hardly found one of a hundred: For if that were so, the Creditor (who searcheth the very reins of the Debtor, and his Estate) will rather seise and recover the Prisoners Estate, than cast him into Prison, where if he die he loseth all.

Now if an honest man may innocently fall in the Law by such a multitude of accidents, practises, and errors of others, and by doing just and friendly Offices to others, and may fall also in his Estate, and become insolvent by so many ways, casually and causelessly in himself, and by the fault and errors of others, and cannot be a criminal Debtor but one way, which is by fraud and obstinacy only (of which scarce one example is to be found in a hundred) how can it stand with any Charity or Conscience to neglect and pass by so many circumstances, and to fall upon the Debtor with such cruelty, by laying such a heap of miseries upon him, his Wife, Children, and reputation at once, as Imprisonment bringeth?

Recovery only against the Estate.

It is true, that the Ancient Common-Laws of *England* are very strict in this point of maintaining pacts and contracts, but the contracts of those times were simple, honest, and legal, and the recovery was against the Estate only; for there were no penal

Bonds

Bonds known, nor Usury practised by Christians when those Laws were made; but all our Contracts and Bonds, or the greatest part are corrupted with Usury and forfeitures, which are extortion in a high degree: And to force men to perform such with the loss of their Estates, Credit, Liberty, and many times of life too, is most inequitable.

Especially seeing the Law provides every Creditor his full damage, without help of a penal Bond, which sheweth that all forfeitures are needless, and they are unjust also, for they make the Usurer Judge of his own damage, which of right belongeth to the judgment of the Law. The penalty of Bonds unjust.

But it will be said, that the Chancery doth mitigate the hardness and rigor of the Law in Usuries for forfeitures, and that wrong judgments may be reversed by Attaint, Errors, *Audita querela*, &c.

The answer is, That the remedy is worse than the disease; for all courses of relief by Law in Chancery, are hard, tedious, uncertain, long, and extream chargeable; and it is a lamentable case, that when the Debtor is unjustly or unconscionably cast in the Law, stript of his Estate, his Body imprisoned, his liberty tied up, his credit destroyed, and his Friends banished; then to send him so disabled, to seek remedy by new Suits in Chancery, which are chargeable above measure: And with the same extremity doth the Statute of *Bankrupts* deal with the poor Debtor, as heretofore hath been declared.

That Prisoners are compassed with a multitude of ineffable miseries and heavy afflictions, and therefore some cannot chuse to become weak in Faith, staggered or desperate, when there is no man to speak a word of comfort in due season, appeareth by the miserable ends of many desperate persons, whereby one with shame and distemper loseth his sense and dies, another for want and poverty perished; one with fear and grief breaks his heart outright, anothers heart that cannot break, the Devil is ready to teach him desperately how to make away: One uncharitably flies from his keeper, another desperately adventures his life to break Prison, and finally many are careless and given to all vices. For Faith is rightly compared to a Lamp, which must have Oyl continually to maintain its light, or otherwise is soon extinguished. So doth God's Word maintain faith by continual preaching, whereof Prisoners are destitute for most part. Faith compared to a Lamp.

Some men will excuse the unconscionableness of the Law, alledging that in seizing the debtors body and goods, and giving way to usuries, forfeitures, and corrupt bargains, the Law doth no more than the Debtor himself hath contracted under his hand and seal: and *Volenti non fit injuria*. Whereunto it is answered, Objection.

1. First, That the guilt of the Law cannot be so washed off, for in debts where there is no contract under the Debtors hand and seal, the Law gives the Debtors Goods, and his Body into Prison at the Creditors will. Answer.

2. That the Debtor is not *Volens*, for it is against every Debtors will to pay Usury or Forfeiture; but he is pressed thereto by his own necessity on the one side, and by the Creditors uncharitable will on the other, who will not lend but for Usury and Forfeiture.

3. The common saying, *Volenti non fit injuria*, is a false position, else is it lawful to kill a man that is willing to die, which is absurd; for the will or consent of the Party to an act that is in it self unjust, cannot make the act just, nor justify the actor.

It is also objected, That if mens Bodies may not be imprisoned, how shall they recover their Debts?

Answer. Upon the Debtors Estate only, as this Kingdom did heretofore, and other Kingdoms do now, and therefore let the Creditor ground his trust thereupon, and trust thereupon, and trust no further than the Creditors estate, for thence only can he have true satisfaction. It is replied, That there will be no more Credit given if mens Bodies may not be imprisoned, and consequently Trade and Commerce will decay.

Ans. Honest Trade, Honest Contracts, and Honest Trust will notwithstanding be as plentiful; for while there is the same use, necessity, and profit by Commerce, there must needs be the same effect. True it is, That Usurious Contracts will be more relatively made to every mans Estate, Credit and Honesty, as they did in the times of the Old Law and of the Gospel, and yet do in Politick Governments. Against the Creditors own profit.

It is against the Creditors own profit, for all means of satisfaction must arise either

out of the Debtors Credit, out of his labour and industry, out of the will of his Friends, or out of his own Estate; and all things that deprive or disable the Debtor in any of these, do weaken and lessen his means, and consequently tend to the Debtors prejudice and disadvantage. Herein it is not needful to rehearse all the former miseries decreasing the Debtors Estate: For daily experience proveth, that many Creditors have offered at first to pay the principal Debt, or half, before they were cast in Prison, which afterward by more troubles and charges coming upon them, were disabled to pay any thing: How preposterous and absurd is it then to cast the Debtors Body into Prison, where his Estate is wasted, his Credit spoiled, his Fortunes and Vertues lost, his Body afflicted, his Life consumed and mured, and whereby the Creditor bars himself from all remedy against his Estate for ever?

The consideration whereof makes the Debtor to retain in his hands what he can, to maintain Himself, his Wife and Children, and to keep them from perishing, which maketh also against the Creditors profit.

To the prejudice of the King and Commonwealth.

The Body of every Subject belongeth to the King, and every Subject is a Member or single part of the Body of the Commonwealth, so that to take this Body and cast the same into Prison for Debt, where he must lie rotting idly and unprofitably all the days of his life, and die miserably, is no other than to rob the King and Commonwealth of their limbs and members, and consequently of the services and endeavors of a great number of Subjects yearly, of all degrees and professions, to do service to the King and Commonwealth; which number of Prisoners exceeds all the Prisoners in other places.

It is therefore in Christian Charity wished, and in all Godly Policy desired, that the Bodies and endeavors of all Debtors may be free from Imprisonment, and the Creditors recovery be made against the Debtors Lands and Goods, according to the Ancient fundamental Laws of this Kingdom, being most consonant to the Law of God, to Christian Charity, to the rule of Justice, and to Godly Policy, as aforesaid: And that *Interim*, the relief of Prisoners may be permitted, which the late Queen *Elizabeth* granted, *Anno* 28 of Her reign, for Her and Her Successors, by a large Commission recorded in the high Court of Chancery; the exemplification whereof was by all Prisoners for Debt humbly desired.

Many other reasons are alledged in the said remonstrance investive, against Usury and Usurors, which I have omitted; and hereunto let us add certain observations in general concerning Executions.

The Law is said to be a mute Magistrate; but the Magistrates are a living Law.

Customs of the Romans about the Execution of Laws.

Inconveniences of yearly Officers.

THe strength of the Law is commanding, and the strength of commanding is in the constraining or executing of the Law, which belongs to Judges and Magistrates. The consideration hereof did produce a diversity of opinion, whether Judges or Magistrates ought to be for a time or for term of life, the often changing of them being according to the custom of the *Romans*, who did instigate men to accuse those that had not discharged the place of their Office duly, whereby wickedness was not only punished, but also every man through emulation did endeavor himself to follow vertue, and to discharge the place of his calling. Besides, whereas vertue in all Commonwealths is the principal point whereat men aim, and whereto the Law doth bind them; so the distribution of Offices is a reward of vertue, which cannot be done to many, when they are given in perpetuity to some few, which many times hath been the cause of Sedition, by the unequal distribution of rewards and punishments in some Commonwealths. True it is, that there are many inconveniences if the Officers be but for one year or a short time, to the hinderance of the publick good; for they must leave their place before they know the duty of it, and commonly unto one that is but a novice in the place, whereby the affairs of the Commonwealth fall into the Government of such as are incapable thereof, and without experience. And if they be fit for the place, their time is so short that it vanisheth away in feasts and pleasures, and matters either publick or private do remain undecided, and every thing protracted without due

due administration of Justice; besides, how is it in common sense and reason possible, that he should command with the effectual power of a Magistrate, that within a little while is as it were a cipher, without power or authority? What subject will yield him due respect and reverence? Whereas on the contrary, if his Office be perpetual, and his Estate assured, he is resolved boldly to resist the Wicked, to defend the good, to revenge the injuries of the oppressed, and even to withstand Tyrants, who many times have been astonisht to see the constancy of the Judges and Magistrats in the Execution of Justice according to Law: And herein is the Common-Law excellent, because the Judges and Magistrates are authorised accordingly for term of life, as the dignity of the place requires, and are also chosen with great solemnity, in regard of their Integrity, Knowledge, and Experience in the Laws, whereof they are the Ornaments: Whereas to call the yearly Judges in question after their time expired, is a derogation and dishonor to the Laws in other Countries.

Commodities
had by Judges
permanent.

The Sheriffs and many other Officers which put in every County the Writs, Commandments, and Judgments of the Courts in Execution, are removed every year, and the same being expired, they may be called to account to answer to any misdemeanors by them committed during their Office, by the ordinary course of the Law, which maketh them vigilant and circumspect in the Execution of the places they supply, either Personally, or by Deputies, for whose offence they must answer.

Subaltern Of-
ficers annual.

This authority and severity of the Judges, therefore doth prevent many mischiefs, putting a fear in their Hearts of the offenders of the Law by the rigor thereof, which in criminal cases is called by some cruelty. But the merciful Judge is more to be blamed in these cases than the severe, because severity makes men obedient to the Laws, whereas too much lenity causeth contempt both of Laws and Magistrates. Nevertheless, as there is in all Commonwealths two principal points, which the Magistrates are to consider, namely Law and Equity, so the Execution of Law is to be considered by the Magistrate, who sometimes being too severe, may do more hurt to the Commonwealth than good; seeing the intention of those that made the Law was to provide for the good of the Commonwealth, *Salus populi suprema lex esto*.

Laws inten-
tion is the
common
good.

This may be said especially in regard of the Statute Laws, whereof we have example of *Empson and Dudley*, fresh in memory, who being Privy Counsellors to *Hen. 7.* caused the penal Laws to be strictly Executed against his Subjects, whereby the King gathered much Treasure, with the loss of the love of his Subjects, which much displeased him, as the Chronicles of this Realm have recorded. Because there is nothing so effectual to cause the Prince to be called a Tyrant, as this course of strict Execution of Laws, which hath affinity with the saying of *Nicolas Machiavel*, sometime Secretary to the great Duke of *Toscany*, touching the condition in men in general: *It is miserable that we cannot do all things; more miserable to do that we would do; and most miserable to do that which we can do.*

The saying of
Machiavel.

Informers nevertheless are necessary members in a Commonwealth, for maintenance of Laws, which otherwise would be fruitless, or made as it is said by some, *propter terrorem*; for prevention whereof it is very commendable to preserve this life of the Law, consisting in Execution, which was the cause that Commissioners have been heretofore appointed to retain men in their Duties; as the *Nomophilates* in *Greece*, the *Censors* among the *Romans*, the *Ephores* at *Lacedemon*, the *Areopagites* at *Athens*, the *Visors* in *Spain*, and the Commissioners of *Troyle*, the Baston in the time of *Edw. 1.* For all human actions are so flexible to evil, that they had need have a continual remembrancer to vertue, for the conservation of the publick good.

Commis-
sioners to re-
tain Officers
in their du-
ties.

If we will make a comparison between the Execution of criminal causes and civil, we shall in a manner find the same to be all one effectually, for the general manner of death imposed by the Law is Hanging, where in other Countries they have divers manner of Executions, according as the fact is heinous. Murder, being a great offence, hath in all ages been punished with death; but Stealing of Goods was always taken to be much inferior, because the Law of God did not punish the same by Death, as is now used; and yet Death by sudden Execution, is better than a lingering Death by Famine, Imprisonment, and other adversities before remembred.

Justice and
mercy in God
are not con-
traries.

The effect of the Kings Prerogative Royal (to be merciful even when Law hath had her full course) is to be seen rather in causes Civil than Criminal, and that in the relief of poor distressed Prisoners and others ; seeing the mercy of God (whose Lieutenants they are on Earth) is above all his Works : Which maketh me to remember an error of the common People, who think the justice and mercy of God to be contraries ; for if they were they could not be in God, because the God-head being but one, and always like it self, cannot admit contraries, and contraries they cannot be, being both virtues, whereas no vertue is contrary to vertue, but only opposite to vice. So that (respecting the Kings Prerogative in Criminal Causes, when the Law hath determined death or punishment by perpetual imprisonment or banishment) the King, imitating Gods mercy, doth restore life, freedom, and liberty, much more may the King do the same in Civil Causes, when the Law commandeth imprisonment until satisfaction be made of the judgment, give liberty and prolongation of time, as having an interest in the persons of his Subjects, as we have observed. I have herein been the more ample because it concerneth the life of many honest men, &c.

C H A P. XIII.

Of the Denization and Naturallization of Merchants.

Naturallised
distinguished.

Denizens not
subject to the
Statute of im-
ployment.

THE manner to make Merchant-Strangers, Artificers, or Handy-craftsmen, to be Denizens or naturallised, was in times past without any difference ; and they did enjoy the like liberty and priviledges, and were most commonly made by his Majesties Letters Patents under the great Seal of *England*, by his Highnesses Prerogative Royal, whereby they did enjoy all the freedom and immunities that natural Subjects do enjoy, and were so reputed and taken by the Laws of the Realm, upon their Oath made in Chancery, of their Allegiance to the King and to the Commonwealth. But the same was afterwards called in question, upon the misdemeanors of some forgetful persons, and then Denizens were made to pay Customs to the King as Strangers, howbeit they might buy Leases and Houses as English born Subjects, and their Children here born should be free, and pay but English Custom for Goods imported and exported, and may become freemen of *London*, and buy Cloth in *Blackwel-hall*, and all other Markets whatsoever, and Transport the same where it pleased them, albeit that the Merchants Adventurers have infringed the same. Nevertheless (some priviledge, to pay English Custom, being granted to some particular Merchants, by the Princes Prerogatives, by Letters Patents under the great Seal) it came to pass that these were named naturallised, which might be placed in Offices, as Justices of the Peace and *Quorum*, High-Sheriffs of Counties, and other places of dignity, and came to be made Knights and Baronets, and some of them, buying Lands and Leases, made great purchases, married their Daughters to divers Gentlemen and others did also sell Lands again, and bought other Lands ; which buying and selling of Land did require some assurances to be made, and therein some Lawyers were of opinion, that by the Law the said assurances were not of sufficient validity without an Act of Parliament, and then the Acts of Naturallization were made : But the making of Denizens was always continued by the Kings Letters Patents only, and they are not subject to the Statute Employment, albeit they pay Strangers Customs, and divers other charges, which the native Subjects do not pay, of which Merchants are to take notice.

No stranger, which is a mechanical person, is much inclined to be a natural Subject by Act of Parliament, because of the charge of it, which might be about 30⁰⁰, albeit
four

four or five persons may join together by Petition to the Parliament, and have one Act for them all, the form whereof is commonly as hereafter follows. And here note that a Merchant is in no danger, if he be neither Denizon nor naturallised, but may Deal, Traffick and Negotiate at their pleasure, but he may take no Leases, nor buy Lands.

“ IN most humble manner beseech your most excellent Majesty, your Humble and
 “ bedient Orators *J. L. of Florence*, your Majesties Servant *T. M. &c. R. B.* and
 “ *M. Q.* That whereas the said *J. L.* the Son of *A. L.* and *L.* his Wife Strangers, were
 “ born at *Florence* in *Italy*, in the parts beyond the Seas: And whereas, &c. And where-
 “ as *M. Q.* being the Son of *M. Q.* and *C.* his Wife, born at *Bruges* in *Flanders*, in the parts
 “ beyond the Sea in lawful Matrimony, and hath, the most part these 20 years, remain-
 “ ed and made his abode in *London*, within your Majesties Realm of *England*; during
 “ which time he hath demeaned himself Faithfully and Dutifully toward your High-
 “ ness, and your Laws; yet for that both he, and the rest of your Majesties Orators, were
 “ born beyond Seas, they cannot take benefit of your Majesties Laws, Statutes, and
 “ Customs, or your Highness Realm of *England*, as other your Majesties Subjects born
 “ within this Realm, to their great prejudice, loss and hindrance: It may therefore please
 “ your Highness, of your most Noble and Abundant Grace, that it may be Ordained,
 “ Inacted, and Established by your Highness, the Lords Spiritual and Temporal, and
 “ the Commons of this present Parliament Assembled, and by the Authority of the
 “ same, that your Majesties most Humble Petitioners, *J. L. T. M. R. B.* and *M. Q.* and e-
 “ very of them, shall from henceforth be adjudged, reputed, and taken to be your High-
 “ ness natural Subjects, and as persons naturally and lawfully born within this your
 “ Majesties Realm of *England*; and also that they and every of them shall, and may
 “ from henceforth, be inabled and adjudged able to all intents and constructions, to
 “ demand, challenge, ask, have, hold and enjoy Lands, Tenements, Herediments and
 “ Rents, as Heir or Heirs to any of their Ancestors, by reason of any Descent, remain,
 “ revert, or come to them, or any of them, by any other lawful conveyances or means
 “ whatsoever, or which hereafter shall come, &c. as if they and every of them had been
 “ your natural Subjects born; and to hold and enjoy to them, and every of them, jointly
 “ and severally, Lands, Tenements, and Hereditaments or Rents, by way of Purchase,
 “ Gift, Grant or otherwise, of any person or persons to all constructions and purposes, as
 “ tho they and every of them had been your Highnesses natural born Subjects: And also
 “ that they and every of them from henceforth may and shall be enabled to prosecute,
 “ maintain and avow, justifie and defend all manner of Actions, Suits, Plaints, and other
 “ demands whatsoever, as liberally, frankly, fully, lawfully, surely, and freely, as if they,
 “ and any of them, had been naturally born within your Majesties Realm of *England*,
 “ and as any other person or persons naturally born within the same, may in any wise
 “ lawfully do; any Act, Law, Statute, proviso, Custom, Ordinance, or other thing whatso-
 “ ever had, made, ordained, or done to the contrary in any wise notwithstanding:
 “ And your Petitioners shall dayly Pray for your Royal Majesty long; in Honor and
 “ most safety, to reign over us. ●

This Petition, in nature of an Act of Parliament, is delivered to the Speaker of the Parliament, who upon the second reading in the Commons House, procureth the same to be referred to certain Committees, before whom the Petitioners do appear, and after examination, if there be no apparent cause that might cross them, the Bill is returned into the Parliament, and read for the third time, as the manner is of all Acts, and then it is carried up to the Higher house, and there it is commonly of course also read 3 times, and so allowed, and there it doth remain until the last day of the Session of Parliament, and then the Kings Royal assent is had thereunto, and there is written on the backside, or within, these words, *Le Roy le veult*: And if it be an Act which the King will not pass, the Clerk of the Parliament writeth, *Le Roy S'advise*, which is a clean and absolute refusal, and all which was done is void, and cannot be revived in another Parliament, without they begin all from the beginning again. So much for *England*.

In *France* all Strangers, that are not born within the Kingdom, and reside and dwell in the

The manner
of proceeding
in Parliament.

*Aubeine in
France.*

the same, are subject to the right of *Aubeine*, so called, *Tanquam, alibi nati*; for after their death (if they be not naturalized) the King doth seize upon all their Goods they have in *France*, and appropriateth the same to his Exchequer or finances; without that the said Strangers can dispose thereof by Testament or Will, or that their lawful Heirs can claim the same, howbeit they may give them, and dispose thereof while they live, by contracts made between them. A Stranger also not dwelling within the Realm, yet having gotten Wealth or Means within the same, may dispose of it unto his Heirs and others, although they were Strangers. Also if a Stranger travelling through the Kingdom of *France*, should chance to die, his Heirs shall enjoy the Goods which he left at the time of his decease in *France*.

But when a Stranger taketh Letters of naturalization, then may he get Wealth and Possessions within the Realm, lawfully and freely: Which Letters of naturalization must be Recorded in the Chamber of Accounts, upon pain of a penalty paid to the King, and his lawful Heirs shall enjoy the said Possessions and Goods; so as he be nature of the Realm, or any other to whom the same be given by Will or Testament, so as he also be naturalized at aforesaid.

But *Monsieur Papon* the Civilian saith, That it is not sufficient for one to enjoy the same, to be born within the Realm, but it must be also a Woman taken in Marriage within the Realm: And hereupon alledgeth an Arrest or Sentence of the Parliament of *Paris*, whereby a Cofin of a Stranger deceased was preferred before the Sister, as being born in the Realm, and dwelling in the same, and the Sister did not dwell within the Realm, albeit she caused her self to be naturalized after the decease of her Brother, whereof the Court had no regard, because the Goods by Succession were gotten before, which could not be made void by the Kings Letters Patents. *Monsieur Banquet* is of opinion, That a French man being departed the Kingdom, to dwell in another Country, his Goods present and to come do appertain unto the King, and cannot dispose thereof by Will or Testament, as it hath been proved by divers decrees of Parliament. The King is Lord of all vacant Goods, and therefore Wives and Children are to take Letters of naturalization to purchase their quietness. And if any Stranger born and naturalized, should be out of the Kingdom some 8 or 10 years upon special occasion or otherwise, he must take at his return new Letters of naturalization, or confirm the former by some approbation.

An observable
consideration.

And herein note a special point as a matter of Record, That those of *Flanders*, *Milain*, and the French County of *Savoy* are not bound to take Letters of naturalization to dwell in this Kingdom, because the French Kings pretend that the said Countries are theirs, and were never alienated by their consent, but are Countries which at all times have belonged to the Crown of *France*, who doth acknowledge the Subjects to be true and Loyal Frenchmen. But it is requisite if they come to dwell within the Realm, that they take Letters of naturalization, to the end the Officers do not molest them.

By the premises we see, that the naturalization in *France* is far more compulsory for Merchants than in *England*; howbeit that in both Kingdoms, if a Stranger naturalized (after many years that he hath inhabited the same) be desirous to return to his native Country, he may surrender his Letters Patents, and be discharged of his Oath.

CHAP. XIV.

Of the determination of Sea-faring Causes.

THUS having hitherto intreated of the Customs of Merchants, with their adjuncts and accidents, and therein observed Time, Number, Weight and Measure, as also the three Simples and essential parts of Traffick, with their effects and properties; let us now consider of the manner and method of the proceedings

proceedings therein, to see by what means they are determined and executed; for in the execution consists the life of all Laws, and the perfecting of mens actions, which aim at some certain end: For it hath been well observed by some, That the actions of a wise man and a fool differ in this, That the wise have regard to the end in what they undertake, and the fool, without consideration, permitteth the end to manifest it self: whereof ignorant men judge according to the event, although the enterprise were never so adviſedly taken in hand, and as if the success did not depend upon the Divine power, to be guided by his Providence.

Differences between the actions of a wise man, and a fool.

The determination of all Causes and Controversies, especially of Merchants Affairs, is done and executed as followeth:

1. Concerning Sea-faring Causes, which are determined according to the Sea-laws already written, and in the Premises abridged, we shall in this Chapter briefly declare the manner of it.

Four means to end Controversies.

2. The second means to end Controversies, is by Arbitrators chosen and elected by both Parties to end their differences with Brevity and Expedition, to avoid Suits in Law, which unto Merchants are inconvenient.

3. The third mean, is the Authority of Prior and Consuls of Merchants for the Merchants Courts, according to the privileges which Princes have granted to them for the advancement of their Traffick, and maintenance of their Custom, whereof most Judges are either ignorant, or contented to determine matters accordingly.

4. The fourth and last mean to determine questions and differences, is by the Civil or Imperial Law, or the Common Law of the Kingdom, or Jurisdiction of the several Dominions of Princes, according to the fundamental Laws of them; wherein we are especially to observe, That the Law-Merchant is predominant and over-ruling, for all Nations do frame and direct their judgments thereafter, giving place to the antiquity of Merchants Customs, which maketh properly their Law, now by me methodically described in this Book, which alloweth to every Man and Nation his proper right and due, and hurteth no Man, according to the three general parts of all Laws set down by *Caius*, and after him by *Tribonianus*, namely, *Honeste vivere, alterum non ledere, & jus suum cuique tribuere*, whereof the second trieth and ruleth the two other, whereof more hereafter.

Three Precepts of all Laws.

Touching the first mean to determine Sea-faring Causes, it shall not be needful to speak much of the definition of an Admiral at the Seas, called by the Romans, *Magnus Dux Classis*, and *Drungarius magnus*, or *Admiratus*, from *Amiras*, a word used by the Spaniard, to see; or *Adelantado*, as going before the rest of the Ships; also by the Italians, *L'amiraglio*, or Admiral in French, because his Calling is known to all.

An Admiral.

But let us observe, that for the readier obedience to the great Admirals of the Seas, it is agreed by the common consent of all Nations, that they should have (in regard of their power over the Lives of men) a sovereign Jurisdiction only proper to themselves in all Sea-faring Causes and Debates Civil and Criminal, so that no other Judge should meddle therewith; and the Judge of the Court being his Deputy, judicially to decide them by the Advocates, and other Assistants, for the better and just proceeding of the said Court. Also the Admiral's Clerk is very necessary, and herein it hath been thought convenient, that all Proctors or Attornies of that Court should take their Oath before they be heard, that they shall do nothing maliciously, but so soon as they find their Action to be unrighteous in any part of the Process, they are to tell it to their Client, and if the Client will insist, then to shew it to the Judge: Also that they shall not reveal the Client's Secrets to the Adversary. And lastly, That they shall not propound, delay, nor be peremptory against their Conſciences; and the like Oath is to be taken of other Officers at their admission.

The Admirals Court.

Advocates and Proctors, &c.

The Proctors Oath.

The Causes to be determined in the Admiralty Court do extend very far, and many are otherwise decreed or determined, especially by the Merchants Courts, and Offices of Assurances, whereas heretofore the Judges of the Admiralty did minister Justice upon all Complaints, Contracts, Offences, Pleas, Exchanges, Assurances, Debts, Accompts, Charter-parties, Covenants, and all other Writings, concerning Lading and Unlading of

Causes to be determined by the Admiralty.

of Ships, Freights, Hires, Moneys lent upon hazard of the Sea, and all other Sea-faring Business done on the Sea, or Beyond the Sea, with the acknowledgment of Writs and Appeals from other Judges, Letters of Reprizal or Mart, to arrest and put in execution, to inquire within and without Liberties, by the Oaths of Twelve men, upon all Offences and Trespases, and namely,

First, Touching the Revealers of the King and Countrey their Secrets over Sea, especially in time of War,

Against Pyrates, their Assisters or Abettors, Out-readers or Receivers,

Against Fortifiers of the King's Enemies, and Harmers of Friends,

Against the Breakers of the Admiral's Arrests and Attachments,

Against Goods forbidden, and Merchandize not customed, and yet transported,

Against the Refusers of the Admiral's Officers in executing his Precepts,

Against Foretallers, Regraters, and Dearthers of Corn and Victuals,

Finally, against transporters of Traytors, Rebels, manifest transgressors, and Fugitives from Justice, or Casters of Ballast, Sand, or any other thing in Harbors and Channels, Extortioners by Ships and Boat-wrights, for taking away the Boigh from the Anchor, Cutters of Cables or Tows, False Weights and Measures by Sea, shedding of other mens blood at Sea, or in any Port, or lamed by misdemeanor, Customers and Water-Bailiffs taking more Custom or Anchorage than they ought, for absenting from musterings in time of War, for all Transgressions committed by Sea-men, Ferry-men, Water-men, Fishers, Pilots, Shipwrights, Preft-men, containing the Admiral's authority, and to amerce them for his own Benefit; the Goods of Pyrats, Felons, Capital Offenders, their Receivers, Assisters, attainted, convicted, condemn'd and outlaw'd, Waife and Stray-goods, Wreck on the Seas, and Cast-goods, *Deodando*, that is to say the thing, whether Boat or Ship, &c. that caused the death of a man, or whereby a man did perish, shares, lawful prizes, or goods of the Enemy, or *Lagon*, *Floatson*, and *Jetson* before declared, with the Anchorages, Beaconages, Swine, Sturgeon and Whales cast on shore, and all Fish of extraordinary greatness, called *Regal*: of all these, the Admiral hath authority to deal, correct, and punish, according to their deserts, and the Laws provided for the same by Statutes enacted, and all other laws and means before declared.

Beacons to give light on the Seas.

The Registers of the Clerk.

The manner of proceeding.

Extraordinary priviledge.

The Admiral's Clerk ought to be very skilful and honest, and is to have divers Registers for Congees, safe Conduits, Passports, Sea-briefs, without which no Ship in time of War is to pass, nor yet in far Voyages in time of Peace; another Register for the true knowledge of Captains and Masters of Ships, and their return; a third Register for the Names of Merchants, Passengers, and Owners, which the Master ought to deliver up, to have them inrolled, and all Pilots Names (although recorded in the Office called the *Trinity-house*) ought to be set down and known to the Admiral's Clerk; also all money delivered upon Hazard or Bottomary, called *Fœnus nauticum*, or *pecunia trajectitia*.

Now the manner of proceeding in Sea-faring Causes, is according to the Laws aforesaid, or the Customs written; and if the Debate or Cause cannot be determined thereby, the last refuge is, according to the opinion of skilful and upright men in their own Trading; but all this must be done (as the Law saith) *Velo levato*, so briefly and summarily, without the solemnity of other ordinary Courts and Judgments, only looking to God and the Truth, and all Complaints to be ended instantly, especially Shipwreck, for it were a Cruelty to vex so miserable persons with tedious proceedings: whereupon in this Case, the Judges may proceed to execution upon every Interlocutory, and make restitution presently, upon good caution to be given to satisfy the Appellation, if any be made. And herein there is a further priviledge to them; for whereas by the common Rules of the Law, where no litifcontestation is past, or, as we say, Bill and Answer depending, no Witnes should be received, *Nisi ad eternam rei memoriam, ac adversario ad id citato*, yet in Shipwreck (as a case to be commiserated) any of the Ship-broken men may come to the Judge of that part where the Wreck happens, and by Witnes brought with him may make proof.

And as this is an extraordinary priviledge, even so may Merchants also and Masters sailing together, bear witnes each one to other of their Society within the Ship, if they

they have neither to loose or gain thereby; and especially Mariners for or against the Master, when the voyage is ended, and they free of his commandment. For by consent of the Doctors, when truth cannot otherwise be tryed, then unable persons may be heard. And to the end that Trade be not interrupted by vexation of quarrellsome persons, it is provided, that not only the common caution, *Judicio fisci, & judicatum solvi*, be kept on the part of the defendant; but also that the Plaintiff or pursuer shall find caution *de expensis solvendis*, if he fail in proof.

Likewise if the party do not appear to defend himself, or his Ship, after three Citations, or four at the most, called *quatuor defaultæ*, he is taken for contemptuous. The Judge may ordain the Marshal or officer to put the Plaintiff in possession by his sentence, or *Primum Decretum*: Provided that if the party appear within the year, and pay the costs and expences, he shall be admitted and heard upon the Propriety: And in like manner, if any attachment be made upon the Ship or goods, it shall upon caution given summarily be heard and determined; for this Law of Admiralty intendeth nothing but expedition, for the better advancement of Traffique and Commerce.

CHAP. XV.

Of Arbitrators and their Awards.

THe second Mean or rather ordinarie course to end the questions and controversies arising between Merchants, is by way of Arbitrement, when both parties do make choise of honest men to end their causes, which is voluntary and in their own power, and therefore called *Arbitrium*, or Free will, whence the name Arbitrator is derived: and these men (by some called good men) give their judgments by Awards, according to equity and conscience, observing the Custome of Merchants, and ought to be void of all partiality more or less to the one and to the other; having only care that right may take place according to the truth, and that the difference may be ended with brevity and expedition: Insomuch that he may not be called an Arbitrator, who to please his friend maketh delays, and propagateth their differences, but he is rather a disturber and an enemy to justice and truth; wherefore the manner to elect Arbitrators is worthy the observation. Some are contented to name four or six persons on either side in Writing, and refer the naming or electing of four out of them by reciprocal proceeding, when one named the first person, another the second, and then again the third, and the other the fourth person. Others putting several names in a paper, are contented that a meer Stranger shall upon the backside of the paper prick their names with a Pin, or that (as they are numbred) the Dice shall be cast upon them accordingly by the number.

Others put their names in several papers, and cause them to be mingled and drawn by way of Lot, by an indifferent person; which course may be thought allowable, as we have noted in the Chapter of dividing of Commodities by Lots.

Others will do the same by nomination of them, and drawing the longest or shortest Straw, or by any other extraordinary means of pointing, numbring, or describing, all tending to one end, to have indifferency, and that partiality may by all means be avoided.

Consideration must be had also, whether two, three, or all four shall have authority to determine the cause, if they can, to be done within a limited time, wherein their Award is to be delivered up, and whether they may name an Umpire or not. All which must be declared in the Bond of Compromise, unless the question be only upon one

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point

Ordinary Priviledge.

The manner to chuse Arbitrators.

Awards are to be given under hands and Seals.

point to be determined, wherein no Bond is needful but by way of *assumpsit*, by delivering a piece of Coin each to other, and thereby binding themselves reciprocally upon the penalty of a sum of Money to stand to the Judgment, it is ended.

And the said penalty or forfeiture by *assumpsit* may be recovered by Law and the Merchants Courts, as well as the forfeitures upon Bonds, if the party do not perform the sentence or award, if the award be lawfully made: to which end Arbitrators are to take notice of the five points following, which by the Law do make void all awards.

Five points to be observed in awards.

1. That the award be given up in writing within the time limited, by the bonds of Compromise made between the parties.

2. That there be limited or appointed by the Award some reciprocal act to be done by each party to other, which the Law requireth to be *Quid pro quo*, albeit never so small.

3. That they make a final end, and do determin upon all the points or differences produced before them by specification or otherwise, if they be required so to do, and authorized thereunto.

4. That they do not award any of the parties to do or perform any unlawful act, or thing prohibited and against the Law.

5. That they do not award any thing whereby any matter, already determined by Decree in Chancery, or Judgment at the Common-Law, or any sentence judicially given in the cause, be infringed or medled withal.

These points ought to be observed for the reasons following. For touching the first, if the Award be not delivered up in Writing under the Arbitrators hands and seals, if the condition of the Bond do so limit the same; then have they no authorotity to do the same after the time limited unto them by consent of the parties.

The reason of *Quid pro quo*.

For the second point reason requireth, in all human actions, a reciprocal Act from one man to another, by deed of performance, called *Quid pro quo*, although it were a mans Salary for his pains; which in some cases causeth men to Award, that each party shall pay so much to the Scrivener or Notary for Writing the said Award: But this is no collateral act between the parties, neither is it any matter compromitted to the Arbitrators; it is therefore better to Express and Award, That each party shall seal and deliver, either general acquittances each to other, or with some exceptions therein, as the Award will lead them.

The third point is considerable, where the differences are by both parties, or either of them, delivered in Articles in Writing to the Arbitrators; for herein it is not sufficient to say, That the said Arbitrators shall have power and authority to determine all questions, differences, doubts, controversies, matters of accounts, reckonings, or any other usual or general words, from the beginning of the World until the date of the Bond: But they must give their Award upon every particular Article and upon them all.

A notable good distinction in Law.

The fourth point, That the Arbitrators do not Award any thing which is unlawful, is to be understood of things which are evil in themselves, called *Malum in se*, and of things called evil, because they are upon some respects and considerations prohibited, and therefore termed *Malum prohibitum*; as the wearing of Hats at all times, transportation of Corn, eating of Flesh in Lent, and the like, wherein there is a further consideration which requireth a distinction. As for Example, an Arbitrator or many Arbitrators do Award, that a sum of Money shall be paid to such a man during all the time he is unmarried, is good in Law; but to bind the party by Award that he shall not marry, because he should enjoy the Money still, is unlawful, and void by the Law.

An Umpire hath absolute authority.

The fifth point is of very great consequence, to bind the actions of men to the obedience of the Law, whereunto such reverence is due, that Decrees, Judgments, and Sentences of Judicial Courts of Record are always of an higher nature than Arbitrators Awards. Nevertheless in many doubtful questions the Civilians themselves (after long and Curious debates) do assign them to be determined by Arbitrators having skill and knowledge of the Customs of Merchants, which always do intend expedition. And that is the cause wherefore an Umpire chosen upon Arbitrable matters, hath an absolute authority, to himself given, to end the matter alone, without hearing the Arbitra-

Arbitrators, if he will: For albeit this is not without some danger, and that the ending of Arbitrators is to be preferred; yet brevity and expedition of justice in Merchants affairs is much regarded, that by all means the same ought to be furthered. Hence it proceeded that the Merchants Courts governed by Priors and Consuls (whereof we intreat in the next Chapter) have authority to reform or confirm the sentence of Arbitrators, when Merchants will appeal their Arbitrement before them, rather than to go to Law: And with this Proviso, That the appellation of the sentence of the said Arbitrators shall not be received by the said Prior and Consuls, before the Arbitrement be performed by the party that doth appeal, conditionally that restitution shall be made, if there be cause, upon the end of the Process. And the said Prior and Consuls are to note, That no Merchant nor other, being of their Jurisdiction, can transport or make over their interest to any person privileged, and not subject to the said Jurisdiction, be it by Gift, Sale, or Exchange, or by any other means, to the end thereby to avoid their Authority; upon pain that the same transports and possessions shall be of none effect, and the loss of their Right and Cause. And all Notaries who shall receive any such transports, shall be punished by the said Prior and Consuls in a Penalty arbitrable: and further shall be condemned to pay unto the adverse Party all his costs and charges, which he hath sustained by means thereof.

Arbitrators
award subject
to the Prior
and Consuls.

And to the end this Expedition may by all means be furthered, the said Prior and Consuls may distribute and refer Causes unto the most ancient and expert Merchants in the matters in question, to make a true report of the state of the Cause, according to the allegations and proof of the Parties, without any Salary to be given to the said Merchants; howbeit in *Italy* some reward is given upon the Ricourse of Merchants.

Reference of
Causes unto
Merchants.

These Merchants are to take the advice of the Advocate, Counsel, and Attorney of the said Prior and Consuls in matters difficult, the better to discern the right of the Cause, to make the Report more complete, for the sooner ending of it according to Reason and Right, by the true Affirmations of the Merchants, and not by feigned, subtle and crafty Writings, which oftentimes do darken the Truth, under the colour of fair Phrases declared in them, causing protraction and delays.

Marcus Tul. Cicero hath truly set down the difference which is between Judges of the Law, and Arbitrators, inclining to the most easie and less chargeable course, saying, That the one is servile, the other is noble; the one is bound to the Law, the other is not; the one doth consist in Fact, the other in Justice; the one is proper to the Magistrates, the other is reserved to the Law; the one is written in the Law, the other is without the Law; the one is in the power, and the other is without the power of Magistrates: howbeit it is not forbidden but all Justices of Peace may compound Differences, and their Authority doth enable them better thereunto. And in this regard it is said, That an Umpire doth represent the Lord Chancellor's Authority, because that Commissioners report of the Masters and others of the Chancery, or of Merchants, is the Ground-work whereupon the Lord Chancellor doth deliver his Sentence, and maketh up his Decrees. And the said Commissioners have a further authority and power, than Arbitrators; for they may examine Witnesses upon Oath, upon any thing in question where there wanteth proof; or they may minister the said Oath to either party, upon pregnant occasions to bolt out the truth. The like Authority have the Prior and Consuls of Merchants; and, moreover, their Authority doth far exceed the power of Commissioners: for, as Arbitrators have a determinate power to make an end of Controversies in general terms, without declaration of particulars, so hath the Prior and Consuls power to do the like; whereas Commissioners are to give a reason and declaration of their proceedings to the Lord Chancellor. Finally, The Arbitrator's Authority implieth a voluntary Command proceeding from both parties, which the Commissioners have not, but the Merchants Court hath.

Difference be-
tween Judges
of the Law
and Arbitra-
tors.

Difference be-
tween Com-
missioners
and Arbitra-
tors.

C H A P. XVI

Of the Merchants Courts, or Office of Prior and Consuls.

THe third Mean to end and determine Merchants questions, and controversies hapning in the course of Traffique, is the Courts of Merchants called Prior and Consuls, or *Il Consolato*, as the *Italians* have called the same. And here we may say a Merchant is *in loco proprio*, as the Fish in the Water, where he understandeth himself by the custom of Merchants, according to which they are determined; yet if they do not, as every man is taken to be wise in his profession, so may he be permitted to understand them; the rather when he shall truly peruse and ponder the contents of this book, which in my love to Merchants I have compiled as aforesaid.

Wherein
Prior and
Consuls have
no power.

The Civilians having considered of this Office of Prior and Consuls, established in many places of *France*, *Italy*, and *Germany*, have made divers questions of their authority, saying they cannot decree any thing contrary to the Law of the land; as that the father shall be bound for the son, or the son for the father, or any thing that is *malum in se*, or naturally unjust, or against the publick good, or that which favour-eth of a Monopoly: Neither may they forbid any man to go to Law, or order that a work, begun by one, shall not be ended by another, without the others consent: Neither are they to deal, or to determine of any thing but what concerneth Merchandising: For other things, as the selling of houses, lands, and the like, do not appertain unto them. True it is, that all matters criminal or offensive do not belong unto them to deal in, for there the Kings Attorney is a party, and hath interest therein, as falsifying of obligations, or Bills of Debt, or other writings, matters of reproach or discrediting of persons, theft, and other evil and unlawful behavior done and committed by their said servants, or themselves, or any other Merchant, Factors, or Intermedd-ers in causes of Merchandise, as also all others not exercising the Trade of Merchandise, are forbidden to be dealt with the said Prior and Consuls: Neither are they to deal with the contracts of Usury, either feigned or otherwise unlawful, nor with the Wills and Testaments or Contract of Marriages of any persons, or with the interchanging of goods by consent, and all other such like contracts, but only in all Civil causes of Merchandising. Howbeit these questionable matters are not of that Moment to be discussed, considering that their authority is declared and confined by the Charters and Priviledges made unto them by Princes and Common-weals, whereunto relation is to be had, and accordingly they are to proceed, having a respect to the equity of the cause. Hereupon *Benvenuto Starcca* the Civilian maketh a Treatise, *Quomodo procedendum sit in causis Mercatorum*, Of the manner to proceed in Merchants affairs; wherein are many universal things propounded which are easier, but particular things are commonly truer, by his own observation; and he concludeth that the Decrees of Merchants need no other confirmation or approbation.

The Decrees
of Merchants
need no other
confirmation.

The Oath taken by the said Prior and Consuls, to observe the Law-Merchant, is subject to punishment, if they be perfidious or forsworn, as well as the Oath of all other Judges. And Writing *de Consulibus Mercatorum*, he saith, That a Merchant may call in question, and begin his plea before them, although it be against one that is no Merchant, if the cause concern Merchandising; and the Plaintiff herein bindeth the Defendant to be judged by the said Prior and Consuls, be he either a Knight or Ecclesiastical

astical Person, or a Stranger not resident in the place. In like manner all Bankers, Shopkeepers in Fairs and Markets, are bound to their Jurisdictions for matter of Money and Exchanges, or for Merchandize.

The Plaintiff may in other places (where the Defendant doth deal or negotiate) be at his choice to begin or commence his Suit where he will, but not in two Places at one time for one Cause, wherein sometimes the Penalty is by him respected to be far greater in one place than in another. Here let us remember the Controversie between two Brothers, which was above Forty years since, called, *Joan de la Failia*, and *Jaques de la Failia*, who went to Law in *Brabant* for many Thousand pounds, and afterward one of them did commence Suit in *Flanders*, being another Jurisdiction, whereupon he was compelled to pay a Forfeiture of 4000 £; for, in truth, good Orders and Customs are to be maintained as Laws, and nothing is to be admitted that may infringe the Law of Merchants.

A Forfeiture for a Jurisdiction.

The Proceedings before the said Prior and Consuls is by Libel or Petition, or by Declaration, wherein let us note the difference set down by the said Civilians. The Libel or Declaration is to be made with all the Form used in Law, as well for the matter of Fact, as the matter of Law: But in a Petition the Form is not needful, so the substance of the Matter be well expressed, especially the Sum which is demanded, or the Goods being lent, or unjustly detained, must be specified: And if it be for Money owing for Merchandizes, or lent, it must be declared, otherwise the Consuls will reject the Petition, as impertinent; albeit some trivial Errors in Petitions are tolerable, and the Party is to be by the Merchant's Law relieved.

Difference between a Petition and a Declaration.

They are to proceed summarily in all their Actions, to avoid interruption of Traffick and Commerce; and they are to respect plain and sincere Dealings among Merchants, with a Consideration to construe all things to be done *Bona Fide*, so that Trust may be preserved amongst them; debarring, as much as in them lieth, the Exceptions of Prescription, Excussion, and of Promises made without Consideration, *Quod nudo Pacto promissisti*, and the like: Inasmuch, as many times a Woman is admitted to be a Procuratrix, contrary to the Civil Law; and all other Exceptions upon plain Bills and Obligations are set apart, and the Truth is hunted after, and all exceptions proceeding of Justice and Equity to be considered of.

Summary Proceeding.

A Custom contrary to the Civil Law.

The paying of Customs, Impositions, Factoridge, Portage, Carriage, and the like Charges, are much to be respected by them; as also the Execution of Wills and Testaments.

The publication of Witnesses before them is without delay, and no more Witnesses are to be examined after the time of few days limited is expired; but Sentence is immediately to be given in Writing, after Pronuntiation clearly made by them, according to the Proof and Allegations, upon Pain to be punished by the Higher Courts, and in *France* by the Court of Parliament, upon Reformation of their Decrees.

Sentences of Prior and Consuls.

The manner of this summary Proceeding is so brief, That upon coming of the Parties before them in Person, or by their Attorney, they are presently to nominate their Place of Residence, or else there is Refusal made of their Petition or Demand; then there is but one Delay admitted, and in the acknowledgment of Bills of Debt or Obligations, there is admitted but one Default; after which, the Bill is held as confessed and available, wherein their Authority is greater than the Authority of all other Judges: For their said Ordinance doth extend but to the adjourning of Persons, and the said Prior and Consuls upon one onely Default, and Notice left at the Lodging of the Offender, may averr all Bills, and declare the same to be payable; which Notice is to be done by the Messenger or Serjeant of the said Office, by fixing the Copy of the Demand upon the Door, if he cannot find the Person, and by one Witness or two to be affirmed; and hereupon they may seize upon the Parties Goods, if his Body be absent, and cannot be imprisoned, to pay and satisfy their said Sentence and Decree; and the Goods by them seized, upon once warning given, may be sold by them to that end. If Opposition be made against the Seizing, Sale, or delivery of Goods, or against the Cryes or Interpositions of Decrees, or against any other

The authority of Prior and Consuls, is greater than the authority of any Judges.

other chief Point, where opposition may be admitted (Justice remaining duely garnished) the Parties so opposing themselves, shall be sent unto their Judge and chief Men of their Province, to declare before them the cause of their opposition.

Adjourn-
ments and
Delays used.

Inquiries
used.

Penalties
imposed.

The Registers
Office.

Charges and
Damages to
be taxed, &c.

And if the Party adjourned do offer Surety, yet notwithstanding he shall be caused to garnish and lay down Caution, and then have power to call his Surety ; so that the Sentence or Judgment to be given, shall be against the principal Debtor for the principal Sum, and against the Sureties, for the Charges, Damage, and Interest only ; and this Surety is liable after one Default also, unless he put in a third Man for Surety, to whom also but one Default can be allowed. Howbeit that all delays are left to the discretion of the Prior and Consuls, who will admit none but upon very pregnant cause : And if they find to have granted any delay upon untrue suggestions, they may impose a Forfeiture upon the Party according to their discretions, and the quality of the Cause and persons. And in the proceedings there may be two Citations and Adjournments sometimes used by them, especially upon Inquiries, where the Witnesses are admitted with the privity of the adverse Party being called thereunto, otherwise all the proceedings are of no value. The Inquiries are to be done within a limited time, and may once be prolonged upon especial cause, and not otherwise. All lawful proof must be done before them summarily within three days, without any further protraction, unless there be manifest contradiction ; and that by default thereof they pay the penalty to be imposed.

The like Penalties are to be imposed, if the Parties do produce any frivolous thing in writing ; for there is always Expedition and Brevity intended in all their proceedings.

The Register of the said Prior and Consuls, is to keep a little Inventory of all the Writings that shall be produced, and shall cause the Parties that do produce them, to write their Names upon every one of them ; and the said Register is not to take out any Copy of matters of moment out of the Inventory of the said Writings, neither for one Party nor for the other, but only the cause and the end wherefore the said Writings are produced, upon a Penalty, &c.

All Charges and Damages shall be taxed by the Prior and Consuls, and be paid, or the party imprisoned not to be released without the consent of the party. And forasmuch as this course to determine Causes is the shortest and most peremptory of all devices, inventions and means which can be imagined, I have thought convenient to set down the *French King's* Edict concerning the same, as the most complete.

An EDICT made by the FRENCH KING, concerning the Court and Authority of the Prior and Consuls of ROAN.

Change at
Lyons, Burse at
Tholouse.

“ **H**ENRY by the Grace of God King of *France*, To all manner of persons of
“ what Estate soever, Greeting : As We have been heretofore advertised, That
“ Our City of *Roan* is one of the best Cities in all Our Kingdoms, by reason of the
“ situation and aptness for all Commerce and Traffick, where divers Merchants as
“ well of this Our Realm, as of many other Nations, do usually hold an intercourse
“ of buying and selling ; for the continuance and propagation of which Trade,
“ there hath of late by Our Letters Missive been erected and established in the same
“ City a common place for Merchants and their Factors, to assemble themselves in
“ twice every day at the hours accustomed, to dispatch their Affairs and Negotiations,
“ in such manner as is commonly used in the Change at *Lyons*, and the Burse at
“ *Tholouse*, to the intent that the Foreign Commodities of other Countries may more
“ readily

“readily be transported and exchanged away, with those which our own bringeth forth.

“Be it therefore known to all Men, That We (through Our ardent Zeal which We carry, to advance the general Good of Our said City of *Roan*, and to augment the common Benefit and Ease of all Merchants negotiating there, and in all things possible to gratifie them, that they may not be distracted and drawn from their Affairs and Businesses into sundry Courts and Jurisdictions, by means of Suits and Variances arising at any time about their Traffique) by the deliberate Advice of Our Privy Council, together with divers Noblemen and Princes of Our Blood, besides other great and honourable Personages, of our own proper Motion, assured Knowledge, and Regal Authority, have approved and confirmed, and by these Presents do approve and confirm the making and establishing of the said Common Place in that Our City of *Roan*, instantly ratifying the same in all points with the Change of *Lyons*, and Burse of *Tholouse*.

“Willing and Ordaining, and Our Pleasure is, That all Merchants, Factors, and all others of what Nation soever, may assemble themselves in the same twice every day at the hours accustomed, and in their meetings shall freely use their Traffick and pass their Business as well by exchange as otherwise, not only in the said place, but also in any other whatsoever within the Liberties of Our said City of *Roan*, when and where they shall think good, with all assurance to their Merchandize; and with all those Priviledges and Liberties which Merchants trading to our Towns of *Lyons* and *Tholouse* do enjoy and use, according to the Grant of Our Predecessors Kings of *France*, and of Us.

Licence to exchange.

“Furthermore, We will and ordain, That the Merchants of our said Town of *Roan* frequenting the same place, shall every year cause a Society of Merchants to be in the Lodge of the said Burse, or in any other place in the said City, and at such time as they shall think good, in which meeting they shall chuse out of the said number three Officers, viz. a Prior and two Consuls, to remain in their authority for one year, and so yearly to be changed, and there new to be erected, according to the ordinary form of most voices, not only the Merchants of the City of *Roan*, but also the Merchant strangers, being to be present and assistant in the said election: which election and nomination being fully ended, the said Prior and Consuls shall have present power in them to take knowledge and give judgment between all men, of what estate, quality, or condition soever they be, of all Suits, Controversies, and Differences touching matters of merchandizing, or buying and selling in such manner as the Conservator of the Fair at *Lyons*, and the Prior and Consuls at *Tholouse* do, as well for Obligations, Bills of Debt, Receipts, Blanks signed, Bills of Exchange, Answers by Sureties, Associations of Merchants (either general or particular) Assurances, Accompts, Transportations, Bargains, and Partnerships for matters aforesaid, or any thing belonging thereunto, with as full strength, and according to the Judgments and Condemnations of the said Conservator of *Lyons*, and the Prior and Consuls of *Tholouse*. And that the Judgments and Sentences, Decrees and Ordinances, Commissions and Commandments of the said Prior and Consuls of *Roan*, by Speeches, Provisions, or Definitives, shall stand in as much force and effect, for any matter judicially determined, as those Causes which the Conservator of *Lyons*, and Prior and Consuls of *Tholouse*, and divers of our Judges do decide. And the same shall be executed by Our Serjeants and Officers, in such manner and form as they are in their behalf above-named; either by committing to Prison, or by inflicting severe punishment, if it be so decreed and ordained; and to that end, shall our Messengers and Offices be bound to perform the Executions. Our Gaolers and Keepers of Our Prisons shall likewise be bound to keep all such Prisoners in such manner as if they were committed unto them by our aforesaid Judges, with the like Bond and Penalty (if any Escape happen) as they be bound to keep the Prisoners by the Authority of the said Judges: For so We have enjoined, and do enjoin Our Messengers, and other Officers, Gaolers, and Keepers of Prisons, upon such Penalties as the

Indifferent election.

General and particular Associations.

The manner of Executions.

“Case

- “ case shall require, and according as by the said Prior and Consuls shall be set down and declared without any default, according as the offence committed shall require.
- “ Moreover, we have permitted and do permit Our said Prior and Consuls to take unto them 20 of the said Merchants, or more or less as they shall think reasonable, to assist them in their proceeding and judgments in causes of Merchandise, Bills of Exchange, Assurances and Differences, as aforesaid; and to cause to be executed their Sentences, Judgments, and Ordinances of Pawns and Consignments, Provisions, Seising of Goods, and all other Condemnations, Sentences, or Appointments to proceed therein by Cries, Proclamations, giving notice to themselves, or leaving notice at their houses by Proofs, Sales, Depositings, Deliveries, and Execution definitive, as the case shall require.
- “ Likewise we give them power to direct the same process, and to proceed therein according to their Ordinances, as well in matters summarily, as by provision; as acknowledgement of Bills, Subscriptions, and Bills of Exchange.
- “ And the like in Acts of Pawns and Consignments, by one only fault duely proved, by summoning the person at his house, or fixing there a Copy of the Commission or Process in all places where it is lawful to be done. And touching other matters, where two defaults shall be made or summoned in person, they shall proceed, observe, and keep the course according to the Kings Ordinances. And for all matters wherein they shall give Sentence of Execution according to their knowledge, We will and do permit them, as aforesaid, to cause the Execution to pass in all places of our Court of Parliament at *Roan*, and in all other places of our Kingdom where need shall require, without any disturbance or let to be done by any of our Judges, Justices, or Officers, either against them or their deputies; neither shall they let or hinder any Summons or Arrest, Exploit or Assignment to be done before them.
- “ And to give their Assistance in all causes appertaining to their knowledge, touching matter of Traffique and all things thereunto belonging, against all Merchants trading in our said City of *Roan*, and as touching their Factors, Dealers and Intermedlers, of what quality soever they be, sent by them into divers Countries, Regions, and Provinces, as well within as without Our Kingdom, Countries and Dominions under Our obeysance, for the cause of Traffique, Merchandise, and doing of business, and all other things thereunto belonging.)
- “ We will and ordain, That they may be constrained to bring their causes and proof for all matters aforesaid, before the said Prior and Consuls for the time being, or that shall hereafter execute these offices, be it either for the rendring of account and satisfaction of part or of whole, or condemnations in penalties, or other condemnations for amends for Trespasses, and for all othings that shall be requisite concerning and belonging to the Trade of Merchandise, according as they shall deserve, whereof we have permitted them, and do give them power to use the Form, even as the said Conservator at *Lyons*, Prior and Consuls of *Tolouse*, and other Our Judges do. And to cause Execution to be served on the Offenders, either by Arrest, Attachment of Goods, and Sale thereof, or by Imprisonment of the parties condemned, even as they shall think good, inhibiting all our Judges to presume to take knowledge of any matter or Plea thereunto belonging; which Our command We will to be notified unto them, and unto whom it shall appertain, by the first of our Officers or Serjeants that shall be required, whom we enjoyn to perform the same accordingly, to the intent that all those charges and extraordinary expences which Merchants may be put unto in following their suits against their Factors and Dealers before many Judges, might by these means be utterly avoided.
- “ Furthermore, We have permitted and do give authority to the said Prior and Consuls, that all such penalties of Moneys, as by them shall be inflicted upon men for Contempts or any other Offences shall forfeited, the one half to us, the other half to the use of the said common place or Burse of *Roan*, to supply the wants thereof; allowing them also absolute liberty and power to chuse and constitute one Councillour, and one Attorney, who shall by all lawful means labour the benefit and advancement of

Aid in the Execution.

Summary proceeding.

Constraint to bring their Causes, &c.

Prohibition to other Judges.

Half of the forfeitures to the Prior, &c.

A Counsellor and one Attorney.

" of the said place, and shall defend the same, to direct their Process and Causes, as well before the said Prior and Consuls, as before all other Judges.

" And to the end that the Merchants may assemble themselves, as well to consult of their common affairs, as to constitute the said Councillor and Attorney, without being subject to repair to Us, or to Our Judges for leave, when need shall require; Therefore all such judgments as shall pass before the Prior and Consuls, being sealed with their Seals, and Signed by a Register by them appointed, be it by imprisonment, sale, disposing of Goods or otherwise, shall be held for real and lawful, being past in manner aforesaid, without any constraint to have Our further commission or liking, even according as was permitted by Our most Honourable Our Father the King, unto the Merchants of Our City of *Lyons* by his Letters Patents given in the month of *February*, in the Year of Our Lord 1535; reserving unto Our said Court of Parliament, at Our said City of *Roan*, for a last conclusion, and by appeal, the jurisdiction and knowledge of the said discords and differences.

Appeal to the Parliament.

" And to the end that all such appeals as shall proceed by reason of the judgments and sentences, that shall be given and declared by the said Prior and Consuls, may be speedily and without delay ended in Our said Court, We have ordained, and do ordain, injoin, and command all Our Loving and Trusty Presidents and Councillors (holding Our said Court of Parliament) to declare to the said Merchants without delay, one day in every week, such as they shall think convenient, to hear, determine, and dispatch the said appellations, by order of roll for that purpose ordained. And in regard of the Process by writing, there shall be one other roll made apart, to the end that the said appeals may be ended in the same day, to avoid the prolonging of suits, to the ruin and consuming of the suiter. And to the end the said place of meetings of the Merchants twice a day, may be quiet, and without disturbance, Our pleasure is, and We do straitly command, that none of Our Serjeants and Officers presume to enter into the same place, nor to make any arrest (for any cause) of any person whatsoever, during the time of those two accustomed hours of meeting. And if such arrest should be made during the said hours, We have declared heretofore, and do declare at this present, the same to be void and insufficient, charging all Our Judges not to have any regard thereunto.

Justice with all expedition.

No arrest to be made upon the Burse, &c.

" And as We are informed, That the trade of Assurances, is of late greatly advanced by Merchants of the said City of *Roan*, (a work so honourable that it doth even beautifie and greatly advance the Trade and Commerce of the said City,) We (to the end those said Policies of Assurances, and all other writings thereunto belonging, may receive full vigor) have permitted, and do permit, that all Merchants frequenting the said place (both now and hereafter to come) to assemble themselves at all times when it shall be needful, to chuse and nominate, according to the most voices, one Merchant amongst them (such a one as they shall think meet, being a man trusty and expert in the knowledge of the Trade of Assurances) who shall make and Register the said Policies, whereunto the Assurors shall set their hands, at all times hereafter in the said place and liberties of *Roan*, when it shall please the Merchants; whose office shall likewise be to draw forth accounts of such arrerages as shall happen (being hereunto called) receiving for his pains, and time spent about the business of the same Assurances, according as it shall be thought meet by the said Merchants, and keep a perfect and true Register of the same Assurances. To the which Register and Copies thereof, and all other Acts and Writings by him made, concerning matter of Assurances, and by him signed, We will and ordain, that all manner of credit shall be thereunto given, before all Judges, and others to whom it shall appertain: Without that any other person or persons shall have to do, or meddle in the said business of Assurances, or any thing thereunto belonging, unless he be before chosen and admitted thereunto by the said Prior and Consuls, and by the said Merchants as aforesaid.

A Register for Assurances.

" And we do command and give in charge to all persons holding Our Courts of Parliament, great Consuls, Admiralls, Vice-Admiralls, Stewards, and their Deputies, and to all other Judges and Officers whom it shall concern, that you do cause to be read,

S f

proclaimed

“proclaimed, and registred this Our present Will, Declaration, Permission, and Ordinance, and the same to be observed and kept by all them accordingly, that the Merchants may use and enjoy the force and benefit thereof plainly and peaceably without any contradiction. Moreover We do charge and command Our Attorney General, that he do with all diligence cause all these things to be plainly and truly Executed, and that he do certifie Us of his diligence so done; for such is Our pleasure, for that of Our meer motion and power, We will have it done, and that notwithstanding any Ordinance, Customs, Statutes, Priviledges, Commandments, Defences, or Letters to the contrary, the which in this cause without doing prejudice to other causes, We have made void, and do make void. And for that men shall have occasion to use this Our grant in divers places, Our pleasure is that Credit shall be given to all such Copies as shall be made by any Our Loving and Trusty Notaries and Serjeants, Secretaries, or under, in ample manner as to the Original: And to this effect, We do give you full Power, Authority, and especial charge and commission, by these presents commanding all Our Justices, Officers, and Subjects, to obey you in this case. And to the end this may remain Established for ever (Our own right in all other causes reserved) We have hereunto caused Our Seal to be put.

“Given at Paris in the Month of March, and in the Tear of Our Lord 1556, and the Tenth Tear of Our reign: Signed by the King then in Council, and Sealed with Green-wax, with Red and Green Silk-lace.

CHAP. XVII.

Of the Laws of several Countries, whereby the Differences and Controversies of Merchants are determined.

THE fourth and last Mean to end the Differences and Contraversies hapning between Merchants and others in the course of Traffick, are the Imperial Laws, or the Fundamental Laws of Kingdoms and Commonwealths, where the Merchants Court of Prior and Consuls is not Established, whereof the Merchants ought not to be ignorant; so that in the description of them, it is convenient to make some declaration, for the Merchants satisfaction, appertaining to their business and negotiation.

Final end of
the Laws.

All Laws are tending in substance to the upholding of truth, maintaining of Justice, to defend the feeble from the mighty, for the suppressing of injuries, and to root out the Wicked from amongst the Good, prescribing how to live Honestly, to hurt no man wilfully, and to render every man his due carefully, furthering what is right, and prohibiting what is wrong; summarily to be understood according to the saying of our Saviour Christ.

Mat. 7. 21.
Luke 6. 31.

What you will have men to do unto you, do the same unto them.

Which *Alexander Severus* the Emperor did expresse thus:

That which thou will not have done unto thee, do not unto others.

Law of Nature.

And to this purpose, let us note three sorts of Laws, namely,
The Law of Nature, whose vertue is alone, and the same every way in all, or rather a very notice of Gods Law ingrafted in the mind of man.

Law of Nations.

The Law of Nations, which consisteth of Customs, Manners, and Prescriptions, being of like condition to all People, as we have before declared.

Civil Law.

The Civil Law, which is an abridgement, derogating many illicentious Customs, which

which grew by perverseness and corruptness of nature, and is termed Peculiar, used by one kind of people, called the Imperial Law.

Out of these was the Common Law of *England* made, whereof we are now first to intreat, and therein to be somewhat prolix, for the better understanding of Merchants, the rather because the Laws do bind all men to Knowledge, Obedience, and Punishment: For indeed no man may break them, no man may be ignorant of them: And lastly, no man may judge of them, but according to them; and therefore it is said, that *Judex* is taken à *judicio*, non *judicium* à *Judice*: And more especially, because this Book (as you may find) is more exactly calculated (as the Prognosticators say) for the Meridian of *England*, howbeit it may serve for all other Countries and places of Traffick and Trade.

The Law bindeth all men to knowledge and obedience.

Of the Common-Laws of the Realm of England.

THE Common-Law of *England* is taken three manner of ways, viz.

1. As the Laws of the Realm, dis severed from all other Laws; which is the cause of the often arguing in the Laws, what matters ought of right to be determined by the Common-Law, or what by the Admiralty Court, or by the Spiritual Court.

The treatise of Doctor and Student.

2. The Common-Law is taken as the King's Court or Kings-Bench, or Common-Pleas.

3. By the Common Law is understood such things as were Law, before any Statute made in that point that is in question, whereby that point was holden for Law, by the general and particular Customs and Maxims of the Realm, or by the Law of God, and the Law of Reason, whereunto the Kings of *England* at their Coronation, do take a solemn Oath to observe the same, and all which the Inhabitants of *England* successively ever observed, namely *Britains*, *Romans*, and then *Britains* again, and then *Saxons*, *Danes*, and *Normans*.

Five Nations in *England*.

Now whereas the Law-Merchant requireth brevity and expedition all men of judgment will confess, that (having seen many devises, edicts, and ordinances, how to abridge Process, and to find how long Suits in Law might be made shorter) they never perceived, found, nor read as yet, so just and so well devised a mean found out as this by any man in *Europe*, albeit that the shortness thereof is such, that if a man have many peremptory exceptions, which can make the state or issue of his cause, he shall be compelled to choose one exception whereupon to found his issue, which chosen, if he fail by the verdict of twelve men, he loseth his action and cause, and the rest can serve him for nothing.

Commendation of the Common-Law.

Peremptoriness of the Common-Law.

Great is the antiquity of the Common-Law of *England*, and the Trial of Juries by twelve men: For we find the same to be from the time that the West *Saxons* had the rule and dominations over the Countries of *Hampshire*, *Wiltshire*, *Dorsetshire*, *Somersetshire*, and part of *Glostershire*; and also the same Law was used amongst the *Saxons* which ruled *Marshland* and *Medland*, that is to say, the Countries of *Lincoln*, *Northampton*, *Rutland*, *Huntington*, *Bedford*, *Oxford*, *Buckingham*, *Cheshire*, *Darby*, *Nottingham*, and part of the Shires of *Glocester*, *Warwick*, *Hereford*, and *Shropshire*, at such time when the Land was divided into seven Kingdoms, all of them being at that time inhabited with divers Nations, namely, *Picts*, *Scots*, *Danes*, *Normans*, *Vandals*, and *Germans*; all which have continued the proceedings of the Law, until the time of *William Duke of Normandy* who Conquered the same.

Antiquity of the Common-Law.

This *William* the Conqueror had the quiet possession of this Land, and caused (amongst other Laws) the *Dane* Laws to be collected, which ruled in *Devonshire* and *Cornwal*, and a discreet view to be taken of sundry Laws, whereunto he did add some of his *Norman* Laws to Govern the People of the Land, now called *England*; in somuch, that concerning the antiquity of the Laws and Customs aforesaid, they were long before used by the *Saxons* first Government, nay by the *Britains* themselves, which was 1198 years before the Birth of our Saviour Christ, being now in

Anno 1198 ante Christum.

continuance above 2800 years; for King *Alfred* caused the Laws of *Marcia* to be translated out of the *Britain* into the *Saxon* Tongue: And after that, we find that King *Lucius* and King *Alfred* caused the continuance thereof.

Municipal
Law, as Gavel
kind, &c.

A Maxim in
Law.

The said Common-Laws are properly to be taken to consist of the Ancient Maxims of the said Laws, of the Statute Laws and Book-cases, which are yearly observations upon manners, and may be called *Responsa Prudentum*, comprehending therein the Municipal Laws, which is proper to all Kingdoms and Governments, as an exception to the fundamental Laws thereof; wherein many singular arguments drawn from Divinity and Humanity are effectual, though there be no Books of it. For the principals which are taken from the Law of God and Nature, or Reason, are many more, than those which are of man, and given by the absolute discretion of the Judge. And concerning the Prudence of the Law, which holdeth this Maxim, That it is better to suffer a mischief, than inconvenience, attributing the word mischief unto one or some few men, and the word inconvenience to all persons, or the Commonwealth in general. And here let us observe, That

Of the Common-Law of England, there may be made an Art or Science.

Definition of
Art.

Consider we, That *Ars est causarum consideratio, ex finibus Assumptis*: Art is the consideration of causes from certain ends propounded; according to which definition an orderly consideration must be taken of the causes, which cannot be without Art: For Art maketh nothing but of things already made, putting a distinct determination, which is done with a reformed reason properly called Logick; which (as it is the Instrument of all Sciences) so is it also the Instrument of the Law: And although the Law be now infinite in Practice, yet is the same finite in Precept. So that as, *In infinitis omnia concurrunt*, The Law being finite in her principles, may easily be complied or incorporated; and experience teacheth, that it is easier to understand many principles well put together, than to put many principles well together, whereby a man may understand the Law, hearing the same delivered by a Lawyer; yet this may be done by wise men.

Elements of
the Law.

For we have our finite Originals or Elements, Acts, Persons, Things, and their adjuncts, and concerning them, finite reasons, of which we do compound cases infinite; yet are all those cases decided according to the finite reasons of the finite Elements. So hath the Physician Simples, though we do make infinite compounds, yet are they all proved good or bad to that whereunto they are prepared, by reasons drawn from the finite Simples.

Demurrer in
Law.

Cases Criminal,
Real, and
Personal.

Originals by
the Civil Law.

Now by the Elements of the Law, we must understand matter and form, not as in things natural and compound, but *Modo & forma*, as they speak: so in all cases, there is matter of Law, matter of Fact, or both, and the Twelve men or Jurors, are only ordained to try the matter of Fact, for they are ignorant in the Law; so that if the question be of the Law, that is, if both Parties do agree upon the Fact, and each do claim that by Law he ought to have it, and will still in that sort maintain their right, then it is called a Demurrer in Law, which is determined by the Judges: So that if all cases were reduced under these few Titles, namely, Pleas of the Crown, of Right or Title of Land, of Debt, of Trespass, of Account, of Trover, and of the Case: Then might the matter of Fact be brought nakedly before the Jury, distinguished from the matter of the Law. For all cases are either Criminal or Civil, or Criminal, Real and Personal, for Life, Honour, and Goods or Lands: And it is an easy matter to describe the nature of these and the like actions, the Law being singular in her distinctions, which would diminish the practices thereupon: Whereas by the Civil Law, the Fact is first examined by Witnesses, Indices, Torments, and the like probations, to find the truth thereof; and that done, the advocates do dispute of the Law, to make of it what they can, saying, *Ex facto, jus oritur*, which is long and tedious.

The pleading of general Issues, with addition of the words, *Modo & forma*, maketh the matter difficult many time, when the Jury conceiveth that this meaneth some matter

matter of Law, when it is only matter of Fact: the Jurors therefore are principally to look whether the Issue and Evidence do concur, which they ought to follow. True it is, there is sometimes matter of Law which altereth the Case, when there must be proved a lawful consideration of *Quid pro quo*, otherwise it is *Nudum Pactum ex quo non oritur Actio*; wherefore I have seen some Pleas plainly distinguishing the matter, so that the Jury might perceive the naked Issue of the Fact before them in question, with all the circumstances, which is sometimes done by way of Replication.

There is a Maxim or Ground of the Law of England, That if the Defendant or Tenant in any Action, plead a Plea that amounteth not to the general Issue, that he shall be compelled to take the general Issue, and if he will not, he shall be condemned for lack of answer. The general Issue in Assize is, That he that is named the Disseisor, hath done no wrong, nor no disseisin: and in a Writ of Entry, in the nature of Assize, the general Issue is, That he disseised him not; and in an Action of Trespass, That he is not guilty, and so every Action hath his general Issue assigned by the Law, and the Party must of necessity either take the general Issue, or plead some Plea in the abatement of the Writ: and the cause why this is done, is, because the matter of Law should not be put to the Tryal of the Jury of Twelve men.

Mr. *Forrescue* saith, That the Tryal of Twelve men is more indifferent, than the Tryal before a Judge, because it is an easie matter to find out two men among a number of men, that may be of the Parties acquaintance, so void of Charity and Conscience, which for Dread, Love, or Profit, will be ready to gain-say all Truth; and to this purpose he alledgeth the Example of the two Witnesses against *Susanna*, according to which President the Witnesses are to be examined asunder, and not in the hearing of one another, as is now accustomed. And if their Oath touching the matter of Fact were recorded briefly, the Evidences would be more certain, for Witnesses would be more careful, upon which the Oath of the Jury dependeth.

If the Action be local, or Lands of Houses, the Jury is impannelled of men, from as near as may be to that Countrey where the thing in Controversie lieth; nevertheless the Defendant may take exception against some of the Jurors, albeit for little or no cause, and then others are taken in place, for there are Twenty four men warned, but Twelve is sufficient, unless it be upon an Action real, where Twenty four must be impannelled. And the Oath given to Jurors is, That they shall deal justly and truly between Party and Party; but the Witnesses are to speak the Truth, the whole Truth, and nothing but the Truth, and so they take their Oath. And to the end the proceedings in Law should not be hindred, therefore if the Jurors fall out not to be full in number, then the Sheriffs may take *Decem Tales de circumstantibus*, and impanel them, that is, to take other persons of the standards by, which is done before the Judge at the time of the Tryal.

When the Jury have delivered up their Verdict, if nothing be alledged in respite of Judgment, then Judgment is had of course, and also Execution is rewarded to be executed, as the final end of Law.

Nevertheless there are three means to dissolve the said Judgment and Execution, namely, By a Writ of Attaint, a Writ of Error, and an *Audita Querela*, which Writ is grounded upon Equity by Law and Conscience.

The Writ of Attaint is not only tedious and chargeable, but also never or seldom tryed; for the same is brought by the Party grieved, against the Twelve men, and the Party for whom the Sentence is given. And whereas before commonly upon the first Inquest, they be all Yeomen, or Men of mean Calling; now upon this Attaint must go Twenty four Gentlemen of greater Quality, and Forty eight must be warned to appear, then there must in the Attaint no more Evidence be brought in, but only that which was brought in and alledged before the first Inquest, which not appearing of Record, is hard to be made a plain matter: Again, Gentlemen, and others are loth to discredit their Neighbors; yet if the matter be so apparent, that they must needs find them attainted, then means are found to defer the Judgment, and it may be the Parties shall be brought to an Agreement, or at least one of them that

Nudum pactum, what it is.

The pleading of general Issues.

Proceedings of Jurors.

Decem Tales de circumstantibus.

Verdict, Judgment, and Execution.

Writ of Attaint.

that was of the attainted Jurors, will dye in the mean time, and then the Attaint ceaseth: yet, in this Case, if the Party be in Prison which brought the Writ of Attaint, he may be Bailed, as is in *Natura Brevium*.

Writ of Error.

The Writ of Error is more easie, and was heretofore usual to prolong Suits in Law, before the Statute of *Icofaile* was made, meaning in good French, *Pay fairly*. For every small Error, if it were but false Latin, would overthrow a Cause; but now, it runneth into another Extreme, for if the Party grieved speaketh in Arrest of Judgment, and sheweth some material Error, upon Motion made, the adverse Party may have it amended, as often as Errors are opened; the Record therefore ought to be first removed, and not only by Transcript be put into another Court, but the party is to plead thereunto, *in nullo est erratum*, and then the danger of opening Errors is past, if there be no Tricks used in amending of the Records under-hand, wherein lieth a *Certiorari* to satisfie the Court where the Record is brought, namely, from the *Common-Pleas*, to the *King's Bench-Court*, from the *King's Bench* to the *Exchequer*, which heretofore was done in Parliament; and therefore the Party grieved, and in Prison at the *King's Bench*, cannot be Bailable upon a Writ of Error after Judgment and Execution, as he is upon a Judgment of the *Common-Pleas*, in the Court of *King's Bench*; for this Court of *King's Bench*, in regard of the Pleas of the Crown; challengeth some priority herein.

The Writ of Audita Querela.

The Writ of *Audita Querela* is granted out of the *King's Bench-Court*, if the Judgment do depend there, and returnable in the said Court, or else out of the Chancery returnable in the *King's Bench*: whereupon the Lord Chancellor taketh four Bails in the Vacation-time, before a Master of the Chancery, and the matter doth merely depend upon the Bail. The suggestion of the Writ in matter of Law, is a later Contract after judgment and execution; an escape in Law, if the Prisoner be by the Gaoler permitted to go abroad without the King's Writ; or if he break Prison, in which case the Gaoler is to pay the debt; or upon a payment made since the execution; also a wrong Recovery by an Executor, whom the Prerogative Court doth afterwards disavow. Such, and the like Suggestions, are to be tried by another Jury, upon evidence to be produced to prove the said Allegation.

A strict Law.

This Common Law is so strict, that the Proverb is, *Summum jus summa injuria*: for Example, If a man seized of Lands in Fee, hath Issue two Sons, the eldest Son goeth beyond the Seas, and because a common voice is that he is dead, the younger Brother is taken for Heir, the Father died, the younger Brother entred as Heir, and alienateth the Land with a warranty, and died without any Heir of his body, and after the elder Brother cometh again, and claimeth the Land as Heir to his Father: in this case, by the Law, the eldest Brother shall be barred by the warranty of the younger Brother. Again, Partners cannot sue each other by the Law; if two men have a Wood jointly, and the one selleth the Wood, and keepeth all the money wholly to himself, in this case his fellow shall have no remedy against him by the Common Law: for as they, when they took the Wood jointly, put each other in trust, and were contented to occupy and deal together; so the Law suffereth them to order the profits thereof.

Partners cannot sue each other by the Law.

The Law therefore is not complete without the Courts of Chancery or Equity, for the imperfection and rigour of it are qualified thereby, called to be *Æquum & Bonum*, which may be considered in this case: Two strangers jointly did deliver in trust unto a Widow woman a round Sum of money, with condition not to deliver the same out of her hands, but when they both should demand the same: within a while after one of them cometh unto her, and doth assure her by good *Indices* and probabilities, that the other his companion is dead, and, thereupon doth intreat her to deliver him the money; which she did, not suspecting any fraud, so the party went away with the money. Afterwards cometh the other (who was said to be dead) and demandeth the money of the woman, and understanding that she had paid the same unto the other, was much offended therewith, and caused her to be adjourned before the Judge. The woman appearing, did declare the matter according to the truth,

truth, shewing how the other had deceived her, and she did wholly rely upon the integrity and justice of the Judge. Here an Action of the Case might have been brought against the woman by the Law, and cause her to seek the Party that had deceived her: but the Judge tempering the rigour of the Law, did give sentence that the woman should pay the money unto the party, so as he brought his companion with him to demand the same, according to the covenant, they both, jointly, having reposed a trust in her.

Example of
Law and
Equity.

Here I call to mind the question which no Judge could determine: A covetous Doctor at the Civil Law would not instruct a young Student, unless he did pay him a great Sum of money, whereunto the Student did condescend, conditionally that he should have the first Cause (he took in hand) to go on his side: whereupon it fell out, that the Cause between him and the said Doctor was the first Cause, and so there could be no proceeding therein, the Student pleading the Condition in Bar.

The Court of Chancery is properly called a Court of Conscience, because it reasoneth on the part of the Complainant, by argument taken from the Law of Nature before mentioned, *Quod tibi fieri non vis, alteri ne feceris*: For in the Chancery every man is able by light of nature to foresee the end of his Cause, and to give himself a reason thereof, and is therefore termed a Cause; whereas at the Common-law, the Client's matter is termed a Case, according to the word *Casus*, which is accidental; for the Party doth hardly know a reason why it is by Law adjudged with or against him.

Difference be-
tween Cause
and Case.

The Chancery therefore upon Bill and Answer between the Complainant and the Defendant, granteth an Injunction to stay the proceeding in the Courts of Common Law, until the Equity of the Cause be examined: and if there be no matter of Equity found, then the Cause is dismissed to the Law again, with Costs to the Party. Merchants Causes are properly to be determined by the Chancery, and ought to be done with great expedition: But it falleth out otherwise, because they are by Commissions commonly referred to Merchants, to make report of the state thereof unto the Lord Chancellor; for the Customs of Merchants are preserved chiefly by the said Court, and above all things Merchants affairs in controversie ought with all brevity to be determined, to avoid interruption of Traffick, which is the cause that the Mayor of the Staple is authorized by several Acts of Parliament to end the same, and detain the same before him, without any dismissal of the Common Law, which sheweth the necessity of the Office of Prior and Consuls before mentioned.

Injunction of
the Chancery.

Staple Laws,
27 E. 3.

The rather, for that the tryal of an Action of Accompt at the Common Law is tedious. There are five manner of persons accomptable by the Law, namely, a Steward or Bayliff, a Factor or Servant, or a Receiver. Upon an Action of Accompt, the general Issue to be pleaded thereunto is; *Ne unques Receiver pour account rendre*: this is first tried by a Jury, and if the party be convicted, and found accomptable, then the Law doth appoint Auditors to take the accompt, by a Commission directed out of the Court to Merchants and others, according to the nature of the cause, whereunto two Attorneys of the Court are joined. And when they have taken the accompt, and find wherein the differences do consist, then they are to certify all their proceedings into the Court, and the Accomptant must make issuable answers to be pleaded, whereupon eight, ten, twelve, or more Issues shall be made, and then a second Jury is called to try all these several Issues upon peremptory points, and so upon every Issue there is given a particular Verdict, and sometimes an especial Verdict, which is to be determined by the Court again. All these long proceedings make long records subject to many errors: and because all these several Issues are tried by one Jury, and upon one record, together with the former proceedings, whereby the other Jury found the Party accomptable, if in any, or in the whole, material error be found, then all is overthrown, and the parties are to begin again *de novo*. And it may fall out, that then they will join other Issues, and so run into a Labyrinth, so that matters of Accompts are properly to be determined of the Chancery: And it were to be wished, that therein more expedition were used, according to the Laws of Arragon, which concur with the course of the said Court, as we are now to declare, leaving all other Cases triable by the Common Law, according to their

The tryal of
an Action of
Accompt by
Law.

their proper natures, as the trial of an Action real, which is done with solemnity, and the like, to abbreviate things.

Of the Laws of the Kingdom of Arragon.

THE Laws of *Arragon* being peculiar to that Kingdom, have especial days or times limited to every particular proceedings of the Process, whereby the same is divided into ten (as it were) terms, which have every one their proper observations, which the Complainant must observe, and prosecute accordingly with expedition, as followeth :

1. When the Party Complainant calleth the Defendant.
2. When they do appear before the Judge.
3. The Defendant may alledge certain Exceptions.
4. Due Answer is made to the Complainant's Bill.
5. The Examinations of the Parties, and their Proceedings.
6. Witnesses are produced, examined, and publication had of their Depositions.
7. The Parties do reason of the Depositions, and the matter is brought to hearing.
8. When the Judge giveth Sentence or Judgment.
9. When Execution is had upon the Sentence, or the Party appealeth.
10. When the Cause departeth out of that Judges power before a higher authority.

Observations
of the proceed-
ings of the
Law of *Arra-
gon*.

And all this is commonly done in four months, with the observations of the Law required, namely, the Considerations incident, which are worthy to be noted to prevent unjust dealings.

1. Touching the first, the Judge taketh not any notice thereof; for the Process is granted of course, unless it appear that the Complainant hath been the Slave of the Defendant, or the Son do commence a Suit against the Father, or the Servant against his Master, wherein (upon good consideration) Licence must be had of the Judge.

2. The second, That they must appear before the Judge at three several times of ten days, or thirty days at any one time, which is peremptory; after which, there lieth a contempt against the Party not appearing: during which time, the Judge doth proceed according to the nature of the Action, and the Maxims of the Law, which are compiled together to judge by, and serve him for his direction; but in extraordinary Causes his Conscience leadeth him.

3. The third time, touching Exceptions, is not only between Party and Party, but also against the Judge for insufficiency of Authority given him, if the Cause so require.

4. The fourth time, three things are to be observed upon the Defendant's answer.

1. Whether he denied all, or did confess part or all.

2. Whether it be requisite that the Judge judicially hear the Cause, or else (according to the Defendant's Answer and Confession) judge him to pay or satisfy the matter within nine days.

3. That after the contestation of the Suit, there be no matter of any dilatory Exceptions alledged to hinder the proceedings, but rather peremptory Exceptions, to bring the matter to a definitive Sentence.

5. The fifth time, four things are to be observed, namely,

1. The Complainant must swear, That he is persuaded that he demandeth a just and right demand; and the Defendant likewise, that he defendeth his Right.

2. That they shall speak truth to that which shall be demanded of them.

3. That they shall not require (without just cause) any time of prolongation

4. That they have not, nor will attempt to corrupt Witnesses.

6. The sixth time, upon the contestation and interlocutory Sentence, you must observe nine things.

1. That the Witnesses be presented in presence of the Party against whom they are produced.

2. That they be Freemen and honest, and not hired nor corrupted.

3. That they be sworn, and the Producent payeth his charges.

4. You

4. You may inquire of the Party that doth produce the Witnesses, as also of the Witnesses by certain Articles, what may appertain to the Cause, in regard of their admittance for to be sworn, because their deposition is the ground of the matter.

5. That the Plaintiff having had three several times to produce his Witnesses, shall not have any other time to examine any more, unless he do swear, that he knoweth not what the former Witnesses have deposed, and the Judge do assent thereunto.

6. If the Witnesses have declared any thing obscurely, they may declare the same more plainly, if the Judge do desire the same at the intreaty of the Party, according as he shall direct.

7. After publication of the Witnesses depositions, there may not any other Witnesses be deposed upon the said Interrogatories, or any matter touching the same.

8. That the Witnesses be examined of the time, of the place, and of the case it self, whether they have seen or heard the same, and what they believe or know thereof, or of the report they have heard.

9. That (to avoid charges) there be not too many examined.

The seventh time is, when all must be alledged which may any manner of ways make for the state of the Cause, and if it fall out that two Witnesses tell one Tale, (as it were) *verbatim*, their Evidence is void; and the eighth time the Judge proceedeth to a definitive Sentence; and the ninth time (which must be done within ten days) the Party may appeal, and thereupon for the tenth time, the plea to or suit, with all the Records, goeth out of that Judges Court to a higher Court, where it may not depend above a limited time.

A Maxim of the Law of Arragon.

The Observations do minister occasion, that many Controversies are ended without Law, for the Parties are not sure to observe these times, and the Defendants which seek Delays are not contented with so short a time of pleading: the Complainant also may know whether it be safe for him to take his Oath, as aforesaid, that he is in conscience persuaded of his right, and, moreover, paying a Fine for wrong molestation, abridged (with them heretofore) the multiplicity of Suits.

To abridge the multiplicity of Suits.

Omitting now to speak of other Courts of Equity, and calling Law and Equity to be the Common Law, so much commended above the Civil Law, by the said Mr. Fortescue, sometimes Lord Chief Justice of the King's Bench, in the time of King Henry VI. who hath observed five Points wherein the same consisteth; let us observe many more, to extol the excellency of the said Common Law, as followeth summarily.

1. First, Because of the Antiquity thereof; for that in all the times that the Realm was inhabited by five several Nations, the same was still ruled by the said Customs that it is now governed withall; which if they had not been good, some of the Kings of these several Nations, moved either with justice, or with reason and affection, would have changed or abolished the same, especially the Romans, who judged all the world.

Excellency of the Common-Law of England.

2. Secondly, For that the Kings of England at their Coronation do take a solemn Oath, to cause all the Customs of the Realm to be faithfully observed according to the former institution.

3. For that the said ancient Customs or Maxims thereof are inexpugnable, and do stand of their own Authority as Principles, which need no reason to confirm their Authority, as the Laws of Solon, Draco, Carondas, Licurgus, Numa Pompilius, and the Law of Twelve Tables, &c.

4. Because all Differences and Controversies, which happen between the King and his Subjects, are tried and determined by the Law; and if it be done in Parliament, or by the Judges, it is still according to the Law.

5. Because the King personally giveth not any judgment, especially when himself is a Party, seeing it is against the Law of Nature to be both Judge and Party.

6. For that notwithstanding the Decease of the Kings of England from time to time, the Judges of the Courts of Record, that is to say, of the Chancery, of the King's Bench, of the Common-Pleas, which do sit as Judges by the King's Letters Patents,

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do

do remain authoris'd, and their power ended not immediately with the King; howbeit the succeeding Kings do confirm them in their Offices, whereby all Seditions are prevented during the *Inter-Regnum*.

7. For that with indifferency, without regard of persons, it commandeth as well the Nobility, and other Persons of Dignity, by way of Utlagare, or Out-law, as the meanest Subjects.

8. For exercising a power over the Judges, which are not to judge of the Law, but yb the Law; and therefore is the word *Judicium* properly attributed to their determinations, even as the word *Decretum* is understood of the Ordinances or Sentences of the Magistrates, following Equity (as it were) without Law. For there is the like proportion between the Law and execution thereof, called *Legis Actio*, as there is between Equity, and the Duty of a Magistrate, called *Judicis Officium*.

9. For that the Officers thereof are authoris'd according to the quality and due execution of it, by a proportionable distribution, namely, The Judges for term of life, and Officers subalterne, changing from year to year, to the end the administration of Justice may be more indifferent.

10. For the diversity of the tryal thereof in several Courts, according to Law and Equity, is the cause of an agreeing and most necessary discord, as it were, *Concordi Discordia*, whereby the Body of Justice is supported by striving, as the Stones upholding a Vault, as *Cato* saith.

11. For that the Judges, in criminal Causes, do change from time to time their Circuits; and inferiour Judges of the Court do execute the place as well as superiour Judges, whereby Partiality is prevented.

12. For that the Law tendeth most carefully for the good and preservation of life and goods of every honest and good man; seeing that even in criminal Causes, it hath provided (as much as may stand with justice) a help and favor, permitting the Judges to order the pleading of Offenders, and to instruct them to avoid mispleading, and giving them leave to except against the Jurors which they dislike.

13. For that it doth forbid the Sale of Offices, thereby intending due administration of Justice; for where Offices are sold (as it were) by the Great, there Justice is commonly sold by Retail.

14. Because the same is most agreeable with the nature and disposition of the People, and the quality of the Countrey, which, by reason of the Fertility, affordeth very convenient means for the tryal thereof by Juries of twelve men, the nature of the People being gentle.

15. Because men are to reduce the state or issue of their Cause upon one peremptory Exception to be tryed by the Verdict of Twelve men, whereby matters are determined with expedition.

16. For that it commandeth not any thing but what is honest, reasonable, and possible in it self, and all impossibilities are excluded thereby.

17. For that thereof may be made an Art or Science in manner before declared, seeing the same is finite in her Precepts, according to the old Maxims or Principles, whereunto every thing being reduced and explained, as aforesaid, all ambiguities and dark sentences would be taken away, and the Judges should easily give a clear understanding thereof, according to the order of *Solon*, who made the *Areopagites* of *Athens* to be as Guardians of the Law.

18. For that the tryal thereof by a Jury of Twelve men upon one Point peremptorily, or in certainty, is brief and substantial, because the Witnesses which are produced before them (by whose evidence the state of the Cause is made) must be approved by the Verdict of Twelve men, as aforesaid.

19. For that matter of Fact is distinguished from the matter of Law, and is accordingly decided either by the Jury, upon the matter of Fact, or by the Judges upon Demurrer, or otherwise upon the matter of Law.

20. For the indifferency of the tryal of Controversies and Questions between the Native Subjects and Aliens: for they may have their tryals *per medietatem linguæ*, that is

is to say, half the Jury of strangers, and the other half of English subjects, to avoid partiality.

21. For that the Serjeants and Councillors at the Law are to give counsel, and to help the poor, which are not able to prosecute Law at their own charges, which they do in *Forma Pauperis*, by direction of the Lord Chancellor, and the Lords Chief Justices of the Kings Bench and Common Pleas.

22. Finally, the Common Law is excellent for having fewer faults and imperfections than any other Law, being most sufficient to uphold the Commonwealth in quietness.

Thus the Common Law of *England* hath, like a Queen, a predominant power, from whence proceedeth mutual love and sure amity from the Prince to the Subjects; and from the Subjects again due obedience to the Prince, in a most pleasant harmony and concord, deserving the name of a Law received, published and recorded, without any reason to be rendered for the same (as it were) *Lex cum Prologo*, wherewith *Seneca* found fault, when he said, *Jubeat lex, non suadeat*. And as the Law is derived à *ligare*, to bind, so is the whole State of the Commonwealth bound to the Head, and may be made easier in practice: for, as the said *Seneca* saith, *Nil est quod pertinax opera, & diligens cura, non expugnat*.

Of the Laws of the Kingdom of France.

THE Laws of *France* are either written or customary, and according to this Division the Countrey is divided. *Acquitania*, and a part of *Celtica* next unto it, is called *Pays de Droit escript*, because the Civil Law of the *Romans* is there in force: the reason whereof is thought to be, because the *Romans* did continue long in those Parts, after the *Franks* had made a thorough Conquest of the other. *Belgica*, and the other part of *Celtica*, is called *Constumier*, because, for the most part, they are governed by their ancient Customs, which, amongst them, have the force of Laws: howbeit, neither the Civil Law, nor the Customary, are further in force, than they are agreeable with the Edicts of the King.

Written Law.

Ancient Customs.

Under the Law written, are comprehended the Civil Law. Kings Edicts and Ordinances made by advice either of the Privy Council, or of the Three Estates. Arrests or Ordinances of the Courts of Parliament.

In the erections of their Universities of Law, the King expressly declareth, That they are not bound to the Civil Law, neither receive it for further use, than to draw instructions of good Government and Reason from it, as appeareth in the Charter at *Orleans*, by *Philip le Bell*, Anno 1312. wherein he sheweth, that this Realm is governed by Custom, and not by the Civil Law; except in some Provinces, which the Kings have permitted in some Cases so to do, not as bound, but as willing to continue the Law which their Subjects of ancient time have used. So that the Civil Law generally is not in force, but only for direction, and form of pleading and proceeding in the order of the Process: and where it is most in force, the Courts of Parliament have Authority to construe and interpret it, as they think good.

Of all the written Laws in *France*, the Ordinances and Edicts of the King are most in force, inasmuch as they are acknowledged for the onely Laws, and all other have their life from them, and are so far forth available as they are strengthened by them.

The Arrests of the Courts of Parliament are of great Authority, being pronounced in the Name of the King, and are as Laws to be followed in all Cases.

In like manner their Ordinances are to be followed only during the time that the King provideth, not otherwise, and in their own Circuit only; for they have not Authority to make Laws general and perpetual.

The Customs which divers Provinces claim, are, of late Years, drawn into writings, and published in Print, for the more easie understanding of them, and the avoiding of confusion; so that now all the Laws of *France* may be said to be written Laws: this was begun in the time of *Charles VII.* Anno 1453. and ordered also in the time of *Henry III.* Anno 1579.

Subsidies and
Impositions.

Clergy, Nobility,
and Commonalty.

This manner of Government causeth Subsidies and Impositions to be made as Revenues of the Crown by the King's Authority, which were at the first granted by the Three Estates, upon urgent necessity of the Affairs of the Realm only, but now they are grown to be ordinary. *Charles* the Seventh was the first that made them ordinary for the payment of Soldiers, *Francis* the First, and *Henry* the Second did the like.

Personal Subsidies are taken by the Poll, whereof Ecclesiastical men, Noblemen, and Officers of the King, Queen, and Children, are exempted.

Real or patrimonial Subsidies are levied by Lands in some Provinces, as *Languedoc* and *Provence*, whereof no persons are exempted.

Mixt Subsidies are levied of the Yeomanry, and some persons of means.

The greatest Imposition is upon Wines, now fifteen souls upon every mew.

Magazines of
Salt.

And upon Salt, appointed by *Philip de Valois*, called Magazines or Gremers for Salt, forbidding Merchants to traffick for it, setting a rate of four Deniers upon every pound of Salt. *Francis* the first made the same perpetual, as the Domaines of the Crown; and all men are compelled to buy it at the Magazines, upon pain of punishment. This Impost is letten to Farm for Two Millions of Crowns, or Six hundred thousand pound sterling yearly.

The Right of the Sea belongeth to the King, and he may lay Impositions 30 Leagues from the Land into the Sea, if no other Sovereign Prince be not within that Precinct.

Courts of
Parliament.

Courts of
Accompt.

There are Eight Courts of Parliament in *France*, and Eight Chambers of Accompt.

At	{	<i>Paris</i> erected 1302, by <i>Philip le Bell</i> .	}	At <i>Paris</i> .
		<i>Thoulouse</i> also, and confirmed by <i>Charles</i> the 7.		In <i>Bretaign</i> .
		<i>Grenoble</i> 1453, by <i>Lewis</i> the 11.		At <i>Dion</i> .
		<i>Bordeaux</i> 1462, by <i>Lewis</i> the 11.		At <i>Montpellier</i> .
		<i>Aix</i> 1501, by <i>Lewis</i> the 12.		In <i>Dolphine</i> .
		<i>Dion</i> 1476, by <i>Lewis</i> the 11. for <i>Burgundie</i> .		In <i>Provence</i> .
		<i>Roan</i> 1449, by <i>Lewis</i> the 12. for <i>Normandie</i> .		At <i>Blois</i> .
		<i>Rheames</i> 1553, by <i>H.</i> the 2. for <i>Bretaign</i> .		At <i>Roan</i> .

Of the Salique Law of France.

IT is an usual received Opinion, that *Pharamond* was the Author of this Law: others think it was so called of the *Gaules*, that were called *Salie*, amongst whom that Law was established; for the ancient *Gaules* termed all their Laws either *Ripuary* or *Salique*, and in the time of *Charlemain* they were called *Saliques*. Nevertheless it is thought to have been invented of latter time, as by *Philip le Long*, to frustrate the daughters of *Lewis Huttin*; or else to have had the first strength from an usual custom of all *Barbarians*, which was never to suffer the Females to inherit the Crown: And so being begun in the first and second Line of the Kings, it hath continued in the third, and by custom it is rather confirmed, than to be proved to be a Law at any time ordained, having been little account made thereof, until the Controversies between *Philip le Long*, and *Endes* Duke of *Burgundie*, who claimed it for his Niece *Jane*, daughter to *Lewis Huttin*, and *Philip de Valois* with *Edward* King of *England*. The Book of the *Salique* Laws is but a Collection, howbeit there is no Example ever heard of, that any Woman governed.

Of the Laws of the Higher and Lower Germany, concurring with the Civil Law, and the Courts of Equity, in substance.

THE Courts of Equity beyond the Seas, after Bill and Answer, Replication and Rejoinder, and sometimes Duplication, and at last Conclusion, with the examination of Witnesses in serious manner; The whole Proceedings are delivered to certain Doctors or learned men, (which are as Masters of the Chancery, or belonging

longing to certain Universities) to be abbreviated, which is called *ad rotulandum*, who do cut off all superfluous things, which upon the matter are confessed on both sides, or are not material to the state of the Cause, to bring the differences between the parties to certain points or heads; whereupon the said parties (with the advice of the Advocates or learned Council) do dispute and debate the said differences, to bring them (as it were) ripe and perfected before the Judge: For if the Defendant will take (covertly) any exceptions against the Judge of that Jurisdiction, he may have the whole Process made up in the name of *A. B.* and *C. D.* as it were Complainant and Defendant, without naming either of the parties, and the same to be sent under the Town-Seal unto Doctors, or other learned men of Universities, elected thereunto in other Jurisdictions, which do give their sentence or judgment thereupon, and return the same back again under Seal, before the Judge where the Cause was depending; who calling both Parties before him, demandeth of them, whether he shall open the Process, and whether they will stand to the judgment therein contained? And if the Complainant descend thereunto, then is the Defendant thereby concluded, seeing he had his choice, and did (in a manner) appeal from the Judge, whereupon execution is presently had, and matters are ended with expedition.

To abbreviate
long Process.

By the premisses we may observe, how other Laws are variable, and subject to alteration, and that the Law-Merchant is constant and permanent in her customs, which therefore are not to be infringed, but seriously to be maintained by all the four precedent means, or some selected course of execution to be devised, concurring with the same: For the better furtherance whereof, and more exact explanation by contraries, I have, for a Corollary of this Work, added hereunto three Paradoxes, alluding to the said three Essential parts of Traffick, which will illustrate the most material consideration to be had in the course of Traffick and Trade.

C H A P. XVIII.

Three Paradoxes, alluding to Three Essential Parts of Traffick.

HAVING heretofore published a Treatise, Intituled, *England's View in the unmasking of two Paradoxes*, which had been presented unto the French King Henry IV. as a matter of great consequence, and considerable in the Government of Common-weals; and finding that the true understanding of them, (with a third Paradox observed by me) did properly allude to the contents of this Book, or the three Essential parts of Traffick, namely, Commodities, Money, and Exchange for Money. I did resolve to handle the substance of them for a Corollary of the same, the rather, because Paradoxes are things contrary to the vulgar opinion, and will also make all the premisses more manifest and apparent by their conclusion.

Paradox,
what it is.

The said two Paradoxes presented by Monsieur *Malestroit*, one of the Officers of the Finances or Treasury in France, were as followeth, saying:

- I. That to complain of the general dearth of all things in France, was without Commodities. cause; for there was nothing grown dear these Three hundred years.
- II. That there is much to be lost upon a Crown, or any other Money of Gold and Silver, albeit one do give the same in payment at the price he did receive the same.

The third Paradox which I have added hereunto, is,

III. That

Exchange.

III. That the imaginary Moneys supposed in Exchanges for Money, made by Bills of Exchanges, do over-rule the course and property of real and Substantial Moneys in specie.

Gold and Silver are the Judges of good cheap or dearth.

Monfieur Malestroit faith, That since the ancient permutation hath been changed in buying and felling, and that the first riches of men (which consisted of Cattel) was transferred to the Gold and Silver, whereby all things have received their estimation; it followeth that those metals are the right Judges of good cheap or dearth of all things.

We cannot say that any thing is dearer than it was Three hundred years ago, unless that for the buying thereof, we must now give more Gold and Silver than we did then: But for the buying of all things, we do not give now more Gold or Silver than we did then, therefore (faith he) nothing is grown dearer in France since that time.

To prove this, he doth alledge, That during the Reign of King *Philip de Valois*, in the year 1328. the French Crown of the flower-deluce (as good in weight and fineness, as the French Crown of the Sun now) was then worth but Twenty *Soulz* *tournois*, commonly accounted to be Two shillings sterling. In those days (faith he) the French Ell or Yard of Velvet was worth Four Livers, which is Four Crowns, or Eight Shillings sterling: the said Ell of Velvet doth now cost Ten Livers, or Twenty Shillings, and the French Crown which was then valued at Two shillings, is now valued at Fifty *Soulz*, or Five Shillings; so that Four Crowns do make the said Twenty Shillings, yet the said French Crowns do not contain more Gold in weight or fineness than before; and, consequently, the Velvet is not now dearer than it was then.

The Gentleman that hath now Five hundred Livers by the year to spend, hath no more than he that had One hundred Livers to spend in those days: and, in like manner, he proceedeth for Corn, Wine, and other Commodities, and thereupon concluded, That the dearth of all things is but imaginary, and a vain opinion, to conceive that things should be dearer now than in those days.

The second Paradox.

There is much to be lost upon a Crown, or any other Money, although the same be given in payment at the price it was received.

This (faith Monfieur Malestroit) is an old and common Error, rooted in the judgment of most men, that are far from the mark, and without their reckoning, as he will manifest in the former terms.

In the aforesaid time of King *Philip de Valois*, the French Crown aforesaid, was worth but Twenty *Soulz*, which is now currant for Fifteen *Soulz*.

The Gentleman that had Fifty *Soulz* Rent or Income, did receive for it two Crowns and an half, or so much in Silver accordingly; for which two Crowns and an half, he had half a yard and half a quarter of Velvet, after the Rate of four Livers the yard, which was the price of Velvet then: Now for this Fifty *Soulz*, the Gentleman doth receive but one Crown, or so much of silver money, and that for one Crown now he can buy but one quarter of a yard of Velvet, after the Rate of ten Livers that Velvet is now worth, whereas before he had half a yard and half a quarter, although he have given the same in payment for Fifty *Soulz*, which is the price for which he received the said Crown; and so proceedeth with other the like Examples, in the buying of Commodities with Silver Coin, or in the receiving of Rents or Incomes, adding further thereunto, That if any man will object and say, I care not what the Crown Liver or *Soulz* is worth, so as I having an Hundred Livers of Rent paid me, and that I can pay out again the said Hundred Livers. This man (faith he) must then make proof, that he can have now as much Ware for two *Soulz*, as he could have had in times past for two *Soulz*, which were of fine Silver, and now almost of Copper; and in doing so, he should make a third Paradox more strange than the former: for he should go about to prove every thing to be become better cheap, which cannot be proved.

The

The substance and intention of these two Paradoxes is (saith he) to shew that the King and his Subjects do buy all things as dear as in times past, for that they must give as great a quantity of gold and silver as in times past: but by the inhauncing of the price of the money of gold (from whence of necessity proceedeth the abating of the silver money;) the King doth not receive, in payment of his Revenues, such a quantity of gold and silver, as his Predecessors. In like manner, Noblemen, and Gentlemen, that have great Revenues and Incomes, do not receive such a quantity of gold and silver as in times past, but are paid (as the King is) in copper, in lieu of gold and silver. For which copper, according to the second Paradox, they cannot have so much Wares, as they might have for the like quantity of gold and silver: so that the loss which we have by the growing dear of all things, cometh not by giving more, but by receiving less quantity of gold and silver than before; whereby we see manifestly, that the more we do inhaunce the price of money, the more we lose.

Inhauncing of gold abateth the silver, in regard of proportion between them.

Monfieur Bodin, the famous and learned Politician, took upon him to make answer to those two Paradoxes, being of another opinion, and setteth down other causes of the dearth of things, which are five in number, namely:

The great French Politician.

1. The principal and almost onely cause, the abundance of gold and silver now extant in the Kingdom more than in times past.

2. The Monopolies.

3. The want of things caused by excessive Trade and waste thereof.

4. The pleasure of Princes that advance the price of things.

5. The alteration of the valuation of money.

To prove the first cause and principal, he alledgeth divers Examples: *Plutarch* and *Pliny* do witness, that *Paulus Emilius*, after the Conquest of *Macedon* against the *Perfians*, did bring such abundance of gold and silver to *Rome*, that the people were freed of all Imposts, and the price of Lands advanced unto two third parts suddenly. The Emperor *Augustus* brought such great Treasure from *Egypt*, that the price of Usury did decrease, and Lands became much dearer: and the like of *Jerusalem*, by the coming of the Queen of *Candace*: and in the *West-Indies*, by the *Spaniards* Conquest there. And hereunto he maketh a comparison of the want of money in times past, for the payment of the ransom of Princes taken Prisoners in those days, and the means of the increase of wealth, by the discovery of the *West-Indies*; the propagation of the people in *France*, their Trade for *Turky* and *Barbary*, their Bank at *Lyons*, and other Accidents.

Examples of great wealth.

The French King John in England, &c.

Concerning the second cause of Monopolies, he doth pass over the same as a matter not considerable, and doth limit Monopolies onely to the Combination of Merchants and Artificers, in the setting of a price to Commodities, or their handy-work, by augmenting their wages.

Touching the third cause of the dearth of things, by the want or waste of them, he observeth some especial things; that Corn and Wine are better cheap during the time of War, than Peace: because the Husbandman is driven to sell, and to make money of his wares, and the Gentleman finding the same perishable, when the Merchant dare not lade his Ships, doth abate the price of Commodities, and maketh the people to live good cheap; which, according to the Proverb, (*France can never be famished*) would always continue, if by the means of the Stranger their Store-houses were not emptied.

The Fertility of France.

Concerning the fourth cause, of the pleasure of Princes, imposing a price upon Commodities which they do affect: *Plato* saith, That it is a general Rule in State-matters, that Princes do not only give Laws unto their Subjects, but also by their example they do change the manners of men; to which purpose he doth use the example of their King *Francis* the first, who, being hurt in the head, causeth his hair to be cut off, wherein the people did presently imitate him. We have seen (saith he) three great Princes striving (as it were) who should have the most learned men and best artificers, namely, the said great King *Francis* the first, *Henry* the eighth King of *England*, and *Pope Paul* the third; inso much that the King of *England* could never have the learned and reverend

The example of Princes doth change the manners of men.

reverend *Beda* and the *French King* did pay 72000 Crowns for a Diamond, rather than King *Henry* should have had it. Hereupon presently the people did give themselves to study and to buy precious Stones, when the Nobility did imitate the King: and when the King gave over the same, the price of them was much abated.

Copper money of one pound weight

Great wealth of the Romans.

The property of Commonwealths.

If any man should here object (saith Monsieur *Bodin*) that if things should still become dearer, partly through the waste, and partly for the abundance of gold and silver, no man should be able to live because of the dearth of things. It is true, but the Wars and Calamities, hapning to a Commonwealth, do stay the course of it, as we may note, that the *Romans* have lived with scarcity, and, to speak properly, in want and misery almost Five hundred years, when they had but Copper money of a pound weight, and without stamp: for their gold and silver came unto them in One hundred and twenty years by the spoil of all the world, which was brought to *Rome* by the *Scipio's*, *Paulus Emilius*, *Marius*, *Sylla*, *Lucullus*, *Pompey*, and *Cesar*, especially by the two last: for *Pompey* did conquer so much Land, as made the Revenue of the Empire to be Eight millions and an half of Crowns. *Cesar*, notwithstanding all his Prodigalities, brought to the Treasury Forty millions of Crowns, having given at one time unto *Paul*, Consul, Nine hundred thousand Crowns to hold silence; and unto *Curion*, Tribune, Fifteen hundred thousand Crowns to take his part. *Mark Anthony* went further, as *Plutarch* and *Appian* have written, for he gave unto his Army for their service done, Two hundred thousand Talents, being One hundred and twenty millions of Crowns: so did *Adrian* the Emperor, to have the good will of Forty Legions, give Ten millions, whereby appeareth great abundance of gold and silver to have been at *Rome*, but it did not last ever: for in less than Three hundred years, the *Parthians*, *Goths*, *Herules*, *Huns*, and other cruel Nations, did overcome the Empire, and all *Italy*, and overcame the *Romans*, burned their City, and took the spoil of them. The like doth happen unto all Commonwealths, to wax and increase by little and little, and to flourish, for a time, in wealth and power, and afterwards to grow old, and decline, until they be utterly ruined and destroyed.

Toucing the last cause of the dearth of things by the alteration of money, he sheweth how Monsieur *Malestroit* hath mistaken the matter in the monies themselves made within Three hundred years: For whereas he saith, That *St. Lewis* caused the first *Soulz* to be coyned worth Twelve Deniers, whereof Sixty four pieces went to the Mark weight of eight ounces; and that in *Philip de Valois's* time, the Crown of the Flower-de-luce without number, and as good as the Crowns now, was valued but at Twenty *Soulz*, and that afterwards King *John* caused the *Franks* to be made of fine gold, which were but valued at twenty *Soulz*, and that the *Soulz* of silver was worth five of our *Soulz*: he doth not say of what weight and fineness the money were in those days, and in conclusion he saith, That the price of things is not altered by the valuation of money.

But if Monsieur *Bodin* (according to his wisdom and deep judgment in other matters) had duely considered of these two Paradoxes, he would have made a direct answer thereunto, before he would have proceeded in his former discourse.

The contrariety of the Paradoxes.

The first Paradox being considered with the second, will shew a manifest Contradiction or Contrariety: for the first doth consist in giving of more gold and silver for Commodities now, than in times past, which he denieth: and the second, in receiving less Commodities for the gold and silver now, than in times past, which he affirmeth; which both ways is to be taken in nature of commutation.

Now if we do not give more quantity of gold and silver for Commodities than in times past, how can we receive less Commodities for the gold and silver, and thereby receive a loss, as in the second Paradox is alledged?

Again, If we do receive less quantity of Commodities for gold and silver than in times past, according to the second Paradox, whereby we sustain a loss, how can the first Paradox be True, That nothing is grown dear, for that we give no more quantity of gold and silver than in times past, Commodities and money lying by this comparison in an equal ballance?

But

But let us admit, that Monsieur *Malestroit* had an intention, which he might have expressed in few words, if he had had the true ground, and understood the matter he went about, by proving only that when moneys do alter in weight, or in fineness, or in valuation, or in all three, the price of things doth alter only by denomination, if the valuation be made accordingly: yet Monsieur *Bodin* had not made a good interpretation of the said Paradoxes, and mistook the true ground of the matter in question touching the prices of Commodities, which he compared within themselves in the Realm of *France*, whereas the comparison ought to be of the inhancing of the price of the Commodities of one Countrey, with the price of the Commodities of other Countreys, and thereby find out, whether things are grown dear with us or with them in effect. So that they both mistaking their grounds, we have shewed in the said Treatise, That they (having lost *Ariadne* her line, wherewith they entred into the labyrinth of moneys and their properties before declared) are like to a man who, having lost his way among the woods, the further he goeth, the more he erreth from the right way.

Causes of the
denomination
of moneys,
&c.

To intreat therefore of commodities and money, in the course of Traffick between Kingdoms and Common-weals is not sufficient; but the exchange of moneys, being the publick measure between them, must be regarded, as the principal and over-ruling part thereof.

For if a man should frame a Syllogism in manner following, he shall find the same full of fallacies and misprisions, nay, a very *Dilemma*.

Nothing causeth Merchants to export more money out of the Realm than they bring in, but only the bringing in of more Commodities into the Realm than they carried out;

The undervaluation of our moneys, causeth no more Commodities to be brought into the Realm than is carried out;

Ergo, the undervaluation of our moneys, causes not more money to be carried out of the Realm than is brought in, as is declared in our last Treatise, to hinder the inhancing of our moneys, which by the treatise of free trade (lately published) was insisted upon.

The mainte-
nance of Free
Trade.

We do also find, that in the year 1577, Monsieur *Garrault*, one of the *French King's* Council, did exhibit two Paradoxes concerning moneys, which may (in regard of the former) seem more paradoxical or strange, not only to the vulgar opinion, but also to the judgment of the wiser.

The first is an Assertion, *That moneys have not changed their values.*

Two other
Paradoxes.

The other, *That by the inhancing of the Coin, or the price of moneys, the price of commodities becometh abated and good cheap; and that by the reduction and abatement of moneys every thing becometh dearer.*

And forasmuch, saith he, that the matter of money is full of Problems, and may be disputed on both parts, his desire is, that some gentle spirit might be stirred up to discourse of the reasons which may be alledged.

Touching the first, *That the value of moneys is not changed*, (omitting to speak of the Cicle of the *Hebrews*, the *Staters* of the *Persians* and *Greeks*, and the *As* or *Denier* of the *Romans*) he saith, That King *Lewis* 11. did reduce the disorder of moneys to their former estate of King *St. Lewis*, when the *Denier* of gold was esteemed (in weight) to 12 *Deniers* of silver, which is properly to be called the proportion between the gold and silver heretofore noted: and hereupon he shews how the said proportion hath been altered; yet so, that the silver was always made correspondent to the gold, and when the gold either in the mark weight of 8 ounces, was inhanced, and consequently in the pieces or coins; the silver was likewise inhanced proportionably, observing the said 12 to 1, or sometimes thereabouts, either a little over or under; and this caused him to say, That moneys had not changed their values, it being only a comparison made between the gold and silver, which is by weight, and not by valuation to be applied unto every piece of Coin, especially to the *French Crown* of the *Flower-de-luce* or *Sun*; and the piece of silver called *Douzaine*, alluding to the said 11 to 1, and the application thereof unto the price of Commodities is more absurd. The weight of 12 of silver to 1 of gold, maketh not the valuation of the Mark weight of gold and silver, much

less the valuation of the pieces coined of the said mark, whereby we see how one distinction is able to dispel and disperse the foggy mysteries of deceitful fallacies, as the Sun drives away the wind and the clouds, heretofore by me observed.

Concerning the second Paradox, he saith, that many are of opinion, That the inhancing and augmentation of the price of moneys, engendreth a dearness of all things, *quia sunt prœcia rerum*: And that even as, *pro imminutione, quæ in æstimatione solidi fortè tractatur, omnium quoque prœcia rerum decrescere oportet, parî ratione, si quod tractatur incrementum, quoque & prœcia rerum crescere debent*. Which opinion (saith he) is grounded on the politick Rule, That the value of moneys giveth estimation unto all things, which is not ordinarily observed: for Princes and Magistrates are many times constrained to endure the incommodities of the time, by their prudence and understanding; so that all Laws are not observed, by consequence following each other, whereby it cometh to pass, that the price of wares followeth not the price of moneys, but the common custom; for money was made to no other end, but to maintain and continue the Trade of Merchandize, by means whereof the Commodities and Necessaries are brought from one place to another, to avoid the ancient, painful, and troublefom permutation: which Traffick is two-fold, namely, within the Realm, and in Foreign Countreys: within the Realm the money is more commodious than necessary, but for the stranger most necessary, and therefore must be of a fine substance, as gold and silver, to be inclosed in a small room, to transport great matters from one place to another: and if we will merely consider of this substance and effect of strange Negotiation, we shall find nothing but a masked permutation of one thing, for some certain quantity of gold or silver: for he that trafficketh in Foreign Countries, hath not such regard to the value imposed upon money, as to the intrinsique goodness which giveth the value, and hath the same function in other places, according to which inward goodness, he setteth a price unto his Commodities, to make thereof the like quantity of gold or silver, as he hath laid out over and above his charges and profit; so that the moneys remaining stable and firm, the price of Wares and Merchandizes remaineth certain without any augmentation, to shew that there is no inhancing of the price, because of the augmentation of the price of moneys, which will make us hereafter to see the good cheapness of all things (as he saith) for he that causeth some Foreign Commodities to come within the Realm, knowing the alteration of the price of moneys, according to the unbridled will of the people, will make the price of his Commodities accordingly. And this the said Monsieur Garrault doth declare, by examples of Velvets, and other Commodities, and therefore he is of opinion, that moneys inhanced should be reduced again to their price, and that all Debts made before that time should be satisfied à lequipollent, according to the rate, *Ut pecuniarium una & eadem sit semper potestas, & perpetua estimatione difficultatibus permutationum, æqualitate quantitatis subveniat, &c.*

A good observation to be had by Merchants.

The power of money transferred to the Exchange of money.

Many other reasons (concurring with the former) are by him alledged, which I omit, because the whole foundation, of the said Paradox, is merely an Abuse of the People, as himself hath noted, admitting also the transportation of money, and finally confessing the inhancing of the price of moneys, and consequently the sale of commodities accordingly. All which is far from the present course of Traffick, when the course of Exchange is not considered withall, as shall be declared. True it is, as the Civilians say, concerning contracts of commodities sold before the inhancing of moneys, that *valor monetæ considerandus & inspiciendus est à tempore contractûs, non autem à tempore solutionis*: but this, not being observed, was the cause that many Merchants agree to pay for commodities in currant money for Merchandize, others that sell commodities agree to be paid in species of so many Ducats, Dollars, French Crowns, or other Coins, which is of late years established to prevent the inhancing of Coin, and yet it cannot be sufficient to prevent the said incertainty of the price of commodities. If the standards of the said moneys were by allay of copper altered, much less would the advice given, that Merchants Accompts should no more be kept in Livres and Souls, but in French Crowns, to hinder the inhancing of moneys, which in some

some Countries is secretly practised to be done of meer policy, when by publick Authority it is forbidden, and might be effected, as within the Realms of *England*, *Scotland*, and *Ireland*, and other His Majesties Dominions, where the moneys are not in-
hanced between man and man, and remain currant according to their price, until the King's Authority do alter the valuation by Proclamation, albeit by exchange it is not so; and therefore, according to my third Paradox, we shall find,

That the imaginary moneys in Exchange, do over-rule the substantial moneys in specie: The third Paradox.
For the Merchants valuation, of moneys in Exchange, doth over-rule the King's valuation of moneys within the Realm. For when the King hath valued the shilling piece at 12 *d.* Merchants undervalue the same in Exchange at 11 $\frac{1}{2}$ *d.* and 11 *d.* not only in the price of Exchange, but also receiving beyond the Seas the in-
hanced moneys above their values, and not valuing of them in Exchange accordingly, as before hath been observed concerning the valuation of moneys, and the imaginary Coins, or rather Moneys, whereupon Exchanges are made for so many several places.

The late Earl of *Dunfermling* (Lord Chancellor of *Scotland*) did propound unto the King's Majesty in the year 1610, a certain Proposition touching the inhancing of Gold, his Lordship being of an excellent judgment in Mint Affairs, That the *French* Crown of the Sun, which never went in *England* (to use his own phrase) all *Queen Elizabeth's* time, above 6 *s.* *English* money, went now for 7 *s.* and 3 *d.* and that the *English* double soveraign of 20 *s.* went in *France* for 11 francq; or 22 *s.* and that both ways there had been no alteration in the standard. Whereupon he did demand, in writing, what was the cause of the said difference or alteration? If this proceed (said he) from the goodness of the Gold, that it is better in fineness and allay, or in weight, or from the weakness of the silver, that it be worse than it was either in fineness and allay, or in weight, then is the cause intrinsic and substantial, and may be easily considered and resolved, if it be good or evil, to be entertained, maintained, and set forward, or rejected, and stayed from all further course: if there be any other cause or reason, it must of force be extrinsic and accidental, let the same be searched out: if it be good to the Princes and Estates weal and commodity, it should be assisted and continued: if it be tried evil, proceeding from the policy and craft of Tradesmen, tending only to private gain and commodity, prejudicial to the Prince and State, to be gain-stood and expelled. This proportion being sent unto me by a great Personage, then in high place, was made plain by demonstration, to proceed of an accidental cause, by advancing the valuation of Gold partly in *England*, when Crown Gold was valued from 55 *s.* the ounce, to 3 *l.* and partly in *France*, when they did advance the *French* Crown in specie five *Souls*; advising therewithall, that to remedy the same, it was not to be done by inhancing of our Gold still more and more, but in the price of Exchange between *France* and us, otherwise we should undervalue too much the silver of the Realm to our exceeding loss, shewing withall how easily this might be done, without alteration of the proportion observed between gold and silver for most places. But the contrary was approved, and Crown Gold was more in-
hanced to 66 *s.* the ounce, by two several Proclamations, which hath proved the loss of our Silver in bullion or weighty coin, daily breeding greater inconveniences by the want of our moneys, which by reason of the undervaluation in Exchange, and not by undervaluation in specie, are continually exported, none imported, but diverted (by gain) for other places, as hath been declared. All which cometh to pass, for want of true judgment and experience in Mint Affairs, with the consideration of the said Essential parts of Traffick so often mentioned, whereof I hope (that in general meetings for the publick) more regard will be had, to the end it be not recorded of us, as it hath been of some Parliaments in *France*, that in *populi republica sententiae numerantur, non ponderantur*: and then we shall be said to understand the *Par*, by right distinction between the active and passive. *Aristotle* saith, That Action and Passion are merely Relatives, and that they differ no more than the way from *Thebes* to *Athens*, and from *Athens* to *Thebes*: let us discern therefore the one from the other, and we shall find that as the Liver (*Money*) ministrerh spirits to the Heart (*Commodities*) and the Heart to the Brain (*Exchange*)

Proposition of
the Earl of
Dunfermling.

November,
1611.

Phys. 3. lib. c. 3.

Two courses
of Exchange,
like the two
courses of the
Sun.

so doth the Brain (*Exchange*) minister to the whole *Microcosm*, or the whole Body of Traffick. Let the Heart therefore, by the Liver, receive his tinctured *Chilus* by his own Mouth and Stomack, and the Bloud (full of Spirits) shall fill all the Veins, and supply the want of moneys, the easie course and recourse of whose Exchange shall bring all things in tune, and serve all mens turns. For even as there are two courses observed of the Sun, the one annual, and the other by daily declination rising and going under, within the Ecliptick Line, even so must we observe in Exchange two courses, the one according to *par pro pari*, or value for value, the other rising or falling from time to time, as hath been sufficiently declared: whereof the said *Aristotle*, *Seneca*, nor *Cicero*, nor any other Philosopher or Orator could take notice in the infancy of Trade, Exchange not being then invented; neither do we find that any Temporal or Civil Lawyer hath entred into this important study, for the welfare of Kingdoms and Common-weals (by the Rule of Equality and Equity) hitherto.

To conclude therefore this Paradoxical discourse, I cannot omit to do the same, with another Paradox by me observed, in the making of moneys of gold and silver, namely:

A very
strange
Paradox.

That a man may commix Bullion to make a certain standard of moneys, either of gold and silver, and after the commixture made, shall alter the standard, and make the same better or worse, without putting any allay, or silver and gold unto it.

That is to say, I will melt down eleven ounces and two penny weight of fine silver, and eighteen penny weight of copper, both one pound Troy of twelve ounces in weight, making the sterling standard, and yet my moneys made thereof shall be but ten ounces fine. In like manner I will melt down ten ounces of silver, and two ounces of copper and more, to make a standard of ten ounces fine, and yet my moneys made thereof shall be eleven ounces fine, or sterling.

To understand this Mystery or Paradox, we are to note, that in the making of a standard of moneys, three things must concur, and have an equality proportioned upon the pound weight of twelve ounces Troy, namely, Fineness, Allay, and Weight of the pieces made out of a pound, which is the ground-work of the subtille Assay; according to which, all Assay-masters make their calculation by the mark of eight ounces, or the pound of twelve ounces, making one mark and one half.

Suppose now, that (as in ancient time of King *Edward III.*) one pound weight being divided into twelve ounces, every ounce was divided into twenty pieces, or is now divided into sixty pieces, or three pound making sixty shillings, which then made but twenty, and that these twenty pieces or sixty shillings were diminished by the sheyre, and there is made twenty two pieces, in regard of the twenty or sixty six pieces, in the lieu of sixty pieces, which is ten in the hundred, that the said pieces are lighter than before, considering piece by piece. Now an Assay-master received one of these pieces, to make an Assay thereof in manner by us declared (in the Second Part of this Book, in the seventh Chapter of the Assays of Bullion and Moneys) and having weighed the same, he calculateth how many of these pieces do make or weigh one pound, and he findeth twenty two or sixty six pieces, or thereabouts, because of the unevenness of the sheyre, which being tried, he maketh report of the fineness accordingly: so that wanting, in regard of the pound, ten in the hundred by weight, there must needs be wanting so much in fineness, and so eleven ounces, molten down, is found to be but ten ounces fine: and in like manner, &c. all which in matter of Exchange can be considered of and prevented, as it shall please the King's Majesty, and his Highnesses Privy Council.

Ebbing and
flowing of
waters, com-
pared to the
falling and ri-
sing of Ex-
change.

The predominant power of Exchange, rising and falling in price, may be compared to the ebbing and flowing of the Seas, whereof no reason can be rendred, albeit we find the course thereof to concur with the increase and decrease of the Moon, which borroweth her light from the Sun, whereunto we may attribute a natural *Primum Mobile* of moving.

This motion is not so perceptible in the Main Ocean Seas, as visible in the Rivers, Streams and Branches thereof. Even so in the Seas of Exchanges, we are to ascribe the first

first motion of rising and falling in the price of exchange unto the Bankers, albeit the operation of it be not so apparent in those main exchanges, as upon the Banks of the course of Traffick by commodities and moneys: (subject to inundation) in the particular exchanges of some Countries, which run into the main ocean of exchanges, as a River or Branch of the same.

As this ebbing and flowing is aggravated by accidental causes of Rain, Snow, and the like, by the alteration of weather: so doth the rising and falling of exchange, increase and decrease, by the alteration of State Affairs between contending Princes, according to the use of moneys. And even as the Seas are girt in by God's Commandment, that they cannot overflow the main Banks of the earth; so the course of the rising and falling of exchange in price, may be girt in by the King's Commandment, that it shall not overflow the course or banks of Traffick, to the inundation of our home commodities and moneys.

A great consideration, beyond the common capacity of men.

This *Simile* putteth me in mind to remember the Poetical Fiction of the Serpent *Hydra* with many heads, whereof one being cut off by *Hercules*, forthwith another did appear, alluding therein to the River *Nilus*, which had many Branches, whereof the one, being stopt in one place, caused another to overflow in another place, augmenting *Hercules's* Labors, being therein like unskilful Physicians, which (to cure a Disease) do many times cast the Body into a more dangerous sickness: whereas the learned Physician will find an easie Cure, knowing the efficient cause of the Disease, without which, conceited remedies are but meer shifts and extremities.

Aristophanes hath painted forth the Agony of an aged Man, altogether shipwrecked by Usury, who thinking to have found out the way to be eased of his slavery, did propound unto *Socrates* this Demand, That if he should (by the enchantment of a witch of *Theffalica*) fetch the Moon out of Heaven, and bring it away, and afterwards inclose it in a Case of Glasse, and so keep it, as he would keep a Fly in a Box. *Socrates* demanding, What good that would do him? He answered, If the Moon do never rise again, I being constrained to pay money by the New Moon, shall be freed from that trouble. A strange shift that this poor man was driven unto (apprehending a shadow for a reason) to pluck by violence the Moon out of Heaven for his help, for, in truth, the witch did her best, and begun to charm the Moon, which when the Usurer understood, did put him in such a pelting chafe as was wonderful to behold, for accusing this poor man of Inchantment. At last he went himself to another witch, not only to keep the Moon from coming out of Heaven, but also to hasten the course of Her faster, to recover his Usury the sooner. Good God! what a trouble was the Moon put unto between these two witches? What Storms and Tempests did arise? What horrible Wind did blow? What great Rain did fall? What Flouds ensued every where? So that Countries were almost drowned, and under water, in many places.

The Moral of these Metaphors, concurring with our former Comparison, doth not only shew unto us the Operation and Conjunction between the Moon and Waters, but also the folly of vain conceited Remedies.

The propounded Remedy therefore, for reformation of the Abuse of exchanges, is grounded upon the Rule of Equality and Equity, whose *Antitheta* are Inequality and Iniquity, which every man ought to suppress: Equality is amiable, and accompanied with ease and facility, but inequality is hated and associated with trouble and difficulty. The difference whereof is like this Geometrical Axiom, in commendation of the invention of round wheels to draw and carry loads with a small strength, *Circulus tangit planum unico puncto*. For if the wheels should have been made square, or in any other polyangle and proportion, forty Horses would not so easily draw them, being laden, as two doth now with speed and ease: what easier thing can there be, than to set and command a price in exchange to be observed according to the value and equality of moneys domestical and foreign, and to let all Merchants exchange one with another by Bills of exchanges as they now do, and can agree amongst themselves, but never under that price, seeing it is against all Reason, Nature, and Policy, to undervalue the King's money by exchange, and all the Commodities accordingly, to the incredible loss

A most easie remedy, as aforesaid.

loſs of the Realm. Will not this be as eaſie to be done, as we ſee the Rudder of a Ship doth govern the greateſt Carrack or Veſſel, being but a ſmall piece of Timber faſtened upon the parallel of the keel of the Ship, whereby it is directed according to all the variations of the Compaſs, as we have ſaid elſewhere?

Let the practice hereof aſſure us, and we ſhall not need to ſeek the *Golden Fleece* in *Calchos*, which we have within our own Iſland of *Great Britannia*; our feeble Pulſes will be felt, when our Hammers ſhall beat in the Mint, for Moneys and Bullion, are (to the State) a ſecond life.

Hedgmints,
what they be.

If any *Hedgmint* (for ſo do the States of the *United Provinces* of the *Netherlands* call the Mints of petty Lords, which by falſified ſtandards do imitate to coyn the money of other Princes) ſhould ſeek to maintain inequality, all their imaginations will prove to be but Chymera's and Toys: for it will be eaſier for the King to alter the price of this equality of Exchange accordingly, than it is for a Miller to turn his Mill to grind his Corn with all winds; inſomuch, that when it ſhall be once eſta- bliſhed and known, there will not want ſome Backbiter or *Momus*, to make little eſti- mation of this *Columbus* Voyage to the rich *Indies*, and go about to diſgrace this great ſervice to the King and Commonwealth, for they ſhall be able to ſet an Egg on the end (by way of imitation) as others did, when they ſaw it done before.

Prerogative
Royal, to ſet
a price for
moneys,

By theſe means ſhall the ancient Office of the King's Royal Exchanger be ſupplied, and it is one of the greateſt Prerogatives the King hath, to ſet down a price on his own coyn, and thereby to give a certain meaſure to buy and ſell, which is by the Merchant's exchange and connivence of toleration by Foreign States abridged, and in a manner fruſtrated: And it imports the King more to reform this exchange, than any other Prince, becauſe God hath ſo bleſſed *England*, that no Nation in Chriſten- dom trafficketh ſo much in Bulk of Staple Commodities as this Realm, which *Boterus* (though altogether *Spaniſh* in times paſt, and no Friend to *England*) confeſſeth, that two years before the taking of *Antwerp*, all the Wares of Chriſtendom being valued and ſummed (by the Officers of that City) which were vented there in one year, (the whole being divided into ſix parts) the *Engliſh* amounted to four parts thereof; which is the cauſe alſo that *England* hath the head of exchange, which is our Baſis and Foundation of our Twenty ſhillings ſterling, whereupon moſt exchanges are made, and this head may command the members and parts of the body more conveniently by the King's Commandment, as before hath been declared.

Ann. 1584.

The Baſis of
Exchange.

I have, in this Chapter, thought convenient to remember this important matter again, with a Variety of Style, to revive and recreate the ſpirit of the Reader, to the end all the Premiſſes may (in his apprehenſion and conceit) give more delight and pleaſure even to *Natural Mother-Wit*, whoſe commendation may not be omitted.

C H A P. XIX.

The due Commendation of Natural Mother-Wit.

Gen. 10. v. 37.

FOrasmuch as all humane Actions, being fallen from Perfection to Imperfec- tion, are to aſcend again from Imperfection, to ſome meaſure of Perfe- ction; *Natural Mother-Wit* caſting her eyes back, *Per varios caſus, per tot discrimina rerum*, challengeth the precedency of Art by way of *Proſo- popeia*, by her ingenious obſervation of Number, Weight, and Meaſure, under which ſhe hath noted, that all ſubſtantial things under the Cope of Heaven are ſubject. Who will deny (ſaith the intellectual part of Wit) that even as *forma dat eſſe rei*, ſo I cauſed Dame Nature to perform her Function, by producing ſpotted Lambs: then I overcame the eye-ſight in generation, ſo when the teeth of Infants come forth orderly, & conjoined by my obſervation, are they made an object for the tongue to play upon? Did not I teach thoſe that could not pronounce the letter R. to lay little

little pibble stones under their tongue, to elevate the same, to make them apt thereto, as also to cause the ligaments to be broken, without which the *Grammatician*, *Grammatica*, cannot ascribe to himself, *Vox literata & articulata, debito modo pronunciata*. By which Ability, the *Chaldean, Hebrew, Greek, and Latine* Letters, were afterwards by Arts invented, upon which foundation Logick was builded, whereby I caused *verum & falsum* to be distinguished, and truth to be discerned, which the Logicians have so much obscured by their Syllogisms and Arguments, founded upon Distinctions, Divisions, Subdivisions, Quillets, and Exceptions, by variety of terms; That, without my help, the truth can hardly nakedly be known, which by Art should be made plain, and not intricate; for a ripe Wit will dispel the foggy Mysteries of deceitful Fallacies, as the Sun driveth away the winds and clouds. Poets are beholding unto me, whose natural witty Faculty maketh them famous, according to the Proverb, *Nascimur Poetæ, sumus Oratores*. But now Art steppeth in, and claimeth the honour of Rhetorick, as devised by Her with the help of the facundity and fluency of speech, and is called *Ornatus persuasio*, whereunto the celerity of Wit occurreth, saying, Soft, Sir, do not take me to be all Wit without Wisdom, like unto Trees, full of fair Leaves, without Fruit; for lo, yonder cometh Arithmetick, which is the original and ground of all the Seven Liberal Sciences or Arts, without which none of them can subsist; Her Poetrie is *Par & Impar*. This foundation was lay'd by me amongst the Heathens, and unlearned Creatures, of *America*, and other Countreys, to demonstrate Numbers by Fingers and Toes, telling two, three, four, and so to ten, then ten and one, and ten and two, and so forth, still making signs as they speak, and when they will reckon twenty, they will hold down both their hands to their feet, shewing all their Fingers and Toes, and as the Number is greater, so will they double and augment the sign, observing the same by a little Bundle of Sticks lay'd or ty'd together, and separated asunder; observing thereby their payments and promises, according to Number, Weight, and Measure. This is that accounting by scores yet used, whereof their Arithmetick gave denomination before any of the said Arts were invented; and this is properly to be attributed unto me, *ab origine*. For I have noted that, in things created and ingendred, the Elements are numbred, proportionated, and weighed, which is the cause of the diversity of things existent, of Matter, Form, and Privation, whereof even the letters (to describe them) are numbred, and the figures of the leaves of herbs and plants do declare their vertues. Upon this ground of Natural Arithmetick is Geometry builded: for the proportions of all measures drawn from unity, which is the fountain of numbers, whereby measures are described, before the Art of it was invented. Is it not my only and first observation, that Musick was practised by the found of the Hammers of *Tubal-Cayn* upon the Anvil, whereby so many and sundry musical Instruments have been devised? Lastly, for Arts Liberal, Is not Astrology observed, by the Wit of the *Egyptians*, in many hundred years, whereby they have found out the course of the Heavens and Stars, with their Distances and Dimensions, explained by Arithmetick and Geometry, whence the Inch, Thumb, Finger, Palm, Hand, Cubit, Brace, Boot, Pace, and all other measures and proportions have been derived? The little Infant, not three years old, was taught by me to discern his portion, in eating pottage with the Pig, saying, Take a Spoon, Pig, when the slabbering of the Pig carried away the bigger part, for I did note, before *Euclide*, that the whole is bigger than his part, whic, hdivided into equal parts, are all alike.

You that are passing by, stay and pause awhile, look upon Natural Mother-Wit, that hath observed the beginnings, progress, continuance, and end of all things, wherein I do supply and disguise many defects and deformities both in the mind and body of man: and when there is found by me ability of Nature, then Art giveth facility; as a Maxim in Physick I found, that *contraria contrariis curantur*, and that the frantick man is excepted out of this Rule, for he must be fed in his humorous Disease; for he that did imagine that he was dead, and therefore forbore to eat, was made believe (by the sight of counterfeit dead men eating) that dead men did eat, whereby he fell to his victuals, and saved his life, and, at last, was cured.

I made

Grammatica.

Logica.

Rhetorica.

Arithmetica.

Geometrica.

Musica.

Astrologia.

A Maxim in Physick.

Mr. Verboven.
Anno 1585.

I made the deaf Musitian of *Bruges* to understand all men in three several languages, only by observing the motion of the lips without hearing of any voice or sound at all.

It was I that made the blind man in *Antwerp* to make (in a dark place) rare wooden Trumpets of excellent sound, and carved Images of his own invention, as also by the imitation of other Pictures, only by the sense of feeling: and unto me belongeth the invention of Spectacles, Prospectives, and other preservatives of sight, and remedies for all the other senses.

It was I, that (by organs of the mouth, being touched by a Stick held upon the Virginals, and resting upon the teeth) caused the deaf Musitian to teach mens children to play upon them, whereby he got his living.

The natural
cures of the
body.

I did teach the Maiden to sowe and write with her feet, when both her hands were lame and impotent. And unto others I did shew means to cure lameness, giving strength to the sinews, only by rubbing and conducting the blood into the veins, by a warm hand, without Art; for I did observe that in the Microcosm, or the little world of mans Body, there are divers natural Cures and Remedies, namely:

The Spittle dissolved into water, and poured into the Ear, cures Deafness, takes away itching, or ebullition of the Blood, and cleanseth inveterated wounds and scratchings.

The Sweat of the Feet, by smelling, cureth the Palsie.

The Ear-wax anointed in the Nostrils, comforteth the smelling.

The Urine laid on with brown Paper, assuageth the pain of the Gout.

The Excrement laid on, qualifieth the immoderate heat of the Body.

The paring of the Nails, taketh away the drowfiness of the Brain.

The Flegm dissolved, openeth the Conduit-pipes.

The coldness of the Hands applied to the Head, taketh away the Dolour of the Brain, and many other Observations may be used in lieu of other Remedies.

Natural witty
judgments.

The judgment which *Solomon* gave between the two Women which were striving for the Child, upon the dividing and partition of it, Did it not proceed of Motherly Wit by Natural Reason? *Alphonfus*, King of *Naples*, (upon a denial that a Father made, who would not acknowledge his Son, because of some private quarrel) was advised by me to command the Son to be sold for a Slave, and then Nature could not fail to shew her operation: which, in like manner, caused *Claudius* the Emperour to command a malicious Mother to marry her Son (denied by her) who, rather than to do the same, did acknowledge and confess him to be her Son. Natural wit made the Bees to discern the natural flowers from the artificial flower, although the same was made of wax, and did retain the smell and sweetness of honey. And I have observed the natural and violent passion of the love of Parents to their children, inso-much that not many years since, a Father thinking to have beaten his Son, received a mortal wound at his Sons hands, being thrust in with a Sword through the Belly, did not cease to cry until Death, that his Son should slie, thereby to escape the punishment of justice. Infinite are my Experiments in Nature, before Art was; but tell me Art, Canst thou make any thing but of things already made, putting a distinct determination between things for the better understanding? Whereunto Art replying, said, and plainly confessed, That she could do no more without Mother-Wit, than an Artizan or Craftsman can do without Materials and Tools in matters of his Profession and Occupation. And hereupon did Mother-Wit conclude, not only to have the precedency of Art, but also to be able to controll Art, without either Logick or Rhetorick.

Natural
Logick.

The country *Coridon* having a Scholar to his Son, demanded of him what rare things, and exceeding his ordinary knowledge, he had learned (whilst they were at Dinner) the Son seeing two roasted Chickens in a Dish, told his Father that he could make him believe that these two Chickens were three; which was admirable both to his Father and all his Guests. The Son being thereby inflamed, said, Look, Sir, here is one, pointing at the Chicken, and here is two, pointing at the other Chicken, and no man can deny but that one and two are three. But *Coridon's* wit did prove active, for he gave his Wife one Chicken, and took the other Chicken to himself, and willed his Son to take the third for his learning, if he could find it, whereby Art was controlled.

CHAP.

CHAP. XX.

Of the Ancient Government of the Staple.

THE precedent short commendation of Mother-Wit, ministreth an occasion to enter into a retrograde consideration, how the course of Trade was managed heretofore; remembring in this particular the proverbial Speech, *Nil novi sub Cælo*, the rather, for that so many good Acts of Parliament have been made long since concerning the same, when the Staple of our Commodities did flourish, both here and beyond the Seas, in the time of King Edward III. And having, of late, published ten causes of the decay of Trade, it may be thought convenient to examine the same upon the said Points.

The maintenance of free Trade, Ann. 1622.

1. The under-valuation of our moneys by Bills of Exchange, and the over-valuation consequently of Foreign Coin unto us, which is the efficient cause of the want of money in England.

2. Usury politique practised by many, and abandoning Trade.

3. The litigious Suits in Law, to the hinderance of Trade.

4. The neglecting of the fishing Trade, preoccupied by other Nations.

5. The endrapping of Wooll in other Countreys, of late much increased.

6. The Policies of Merchants of several Societies.

7. The false making of Cloth, and other Manufactures.

8. The exportation of the materials of Woolls, Woollfels, &c.

9. The Wars of Christendom, Pyrats, and Bankrupts.

10. The immoderate use of Foreign Commodities within the Realm.

But before we come to this examination, let us observe the beginning of the Staple, and their Priviledges, in the government thereof.

The beginning of the Staple.

The most ancient foundation of Merchants and merchandizing within this Kingdom, both for Trade and Government, had by continuance of time before King Henry III. did obtain the name of Staple; the Commodities of the Realm, as Woolls, Leather, Woolltels, Lead, Tin, Butter, Cheese, Cloaths, and other Commodities, were called Staple Merchandize. The Ports from whence the said Commodities were to be transported, were called Staple Ports, as London, Westminster, Hull, Boston, Bristol, Southampton, Newcastle, and other places. The places of residence of these Merchants, both within this Land and beyond the Seas, were called the Staples. The Laws and Ordinances made by the said Merchants were called Staple Laws. Under their Government (consisting of a Mayor, two Constables, and other Officers) hath the Trade of this Kingdom, time out of mind, flourished, to the great enriching of the Kings and Kingdoms: and it hath been supported and assisted by the wisdom of the State in all Ages, as may appear by the several Acts of Parliament made for that purpose in the times of Henry III, Edward III, Richard II, Henry IV, Henry V, Henry VI, and King Henry VII. So that comprehending the Merchants Adventurers Society with them, which began in the said time of King Henry VII, it is above 400 years standing, that the Society hath been, as we have noted. For by the providence of all those Princes, the Staple Trade was, from time to time, established, and especially by King Edward III. in whose Reign a great number of memorable Laws were made for the purpose, appointing the said Officers and their Fees, to prevent Extortion; and all the King's Subjects that would bring their Goods to the Staple and Trade, according to the Laws and Ordinances thereof, were admitted to be Merchants. Such was the free Trade of this Kingdom in those days, wherein the Subjects of all sorts upon all occasions might freely participate under Government.

The ancient free Trade.

At these Staples were the King's Customs duly collected, and by the Officers of the Staple, at two several times, paid into the King's Exchequer; and by their Govern-

ment were many Inconveniences prevented, whereby the former causes of the decay of Trade were either moderated or reformed, namely :

1. The monies of the Realm were required to be answered in true Exchange, according to their intrinsic value, and their Dollar, or other Foreign Coin, was by the Mayor and Constables valued accordingly; for there was no merchandizing Exchange used, neither were Bankers known: and when there wanted money in the Kingdom, or was like to want, order was taken by them to import Bullion, either the $\frac{1}{2}$ or the $\frac{1}{3}$ part of the value of Commodities exported. The Debts between Merchants were transferred, or set over by Bills, to be registred before the Mayor or Constable, which was current, without the strict proceedings of our Common Law. And the like may be done now by a Register authorized by His Majesties Letters Patents.

2. In those days Usury was accounted to be an abominable thing, for it was not used by any course politick; but seeing it is now so general in all Countreys, the best remedy to abate the same in price, is to procure plenty of money within the Realm, by the means before mentioned, which will be more effectual of course, than any Law that will be devised for the moderation thereof.

3. To avoid the litigious Suits in Law, the said Mayor and Constables of the Staple, had Authority to determinethem with all expedition; and if it were upon a difference between a Stapler and a Merchant stranger, there were two Merchant strangers admitted and joined with the Mayor or Constables to determine the same, and that with a present execution without delay, especially upon a Statute Staple acknowledged before the Mayor or Constable, as aforesaid.

4. The fishing Trade was not preoccupied by Foreign Nations, as it hath been within these 100 years, as hath been noted; albeit such Ships as were permitted to fish in the King's Seas and Dominions, paid Six pence for every Tun burthen, which is now Eighteen-pence; and this Trade might be established with us, notwithstanding that the several Societies of the Merchants Adventurers, *Russia*, and *Eastland* Merchants are of opinion, that *England* cannot maintain the same and the Cloth Trade together, as they have certified.

5. The indrapping of Wooll, or making of Cloth, being, of late, much increased beyond the Seas, and less Cloth made with us, may give the better means to establish the fishing Trade, as aforesaid.

6. The policies of the Merchants of several Countries is to be met withall, as the Staplers did in times past, looking to the Sales both of Wools, and all other Staple Commodities, and the prices of foreign Commodities, to prevent the over-balloancing in price of the said Foreign Wares with our Native Commodities.

7. To prevent the false making of Cloth, let us observe that at these Staples Merchants Goods were always diligently and carefully viewed and subscribed, by the correctors and other officers of the Staple, to the end that all Goods exported, might be answerable in goodness to their expectation, upon the view required, whereby the Staple Trade continued without any interruption, for they were the sole Merchants of the Realm, without Competitors, until the time of King *Henry IV*, at which time certain Mariners and Mercers in *London*, using to barter *English* Cloths in *Holland*, *Zealand*, *Brabant*, and other places, had, by the said King *Henry IV*, a Governor set over them, only to be a Judge, to hear and decide their Controversies, and to punish their Misdemeanors, with licence, that they might congregate themselves for that purpose, as by the Grant appeareth. This licence they, in short time, perverted, to the great disturbance of the ancient course of the Staple, whereby the Trade of the Realm greatly declined, and the King's Customs greatly decreased, so that from 160000 pounds yearly paid out of the Staple, the Customs came short of

The Fraterni-
ty of S. Tho-
mas of Becket.

120000 pounds. These new Merchants terming themselves, *The Fraternity of St. Thomas of Becket*, were, by Act of Parliament, and by direction under the Great Seal of *England* in the time of King *Henry VI*, prohibited from doing any Act that might prejudice the Staple, and so it continued until the 22^d year of King *Henry VII*. And then there was another great complaint in Parliament against the said Fraternity,

ty, for decaying of Trade, and a very strict Law made against them, with especial order, That they should admit any of the King's Liege People into their Society, paying to them ten Marks, which, under pretence of some priviledges, hath been interrupted, and especially by His Majesties Proclamation, in the 15th year of His Highnesse's happy Reign, by reason of the Controversie for the dressing and dying of Cloth: nevertheles in all their Grants exception is made, That the Staplers should not be prejudiced, which in the wisdom of a Parliament will be found most necessary to be united again, to make a free Trade under Government.

8. The Exportation of the materials for Cloth, as Woolls, Fullers-earth, Wooll-fels, and Wood-ashes, is prohibited, lately, by His Majesties Proclamation, with good orders for the execution thereof, according as heretofore was done by the Correctors of the Staple for other Commodities.

9. Touching the Wars of Christendom, let us observe that King *Edward III.* had also great Wars in his times with *France* and in *Ireland*, and, nevertheless, he did receive a very great assistance by Subsidies of 50^s upon every Sack of Wooll exported for and during the time of six years, which amounted to 1500000^l, when one ounce of silver was valued but at 20 pence, which would now amount to four millions and an half.

10. And lastly, The immoderate use of Foreign Commodities, was by the Mayor and Constables of the Staple had in consideration; for they had always an especial care to the enriching of the Kingdom, because the provident care of the King did put them in mind thereof: inasmuch, that when the said King became forgetful therein, by reason of the Wars, and that the Kingdom wanted Chaffer, Wares, and necessary provisions, the Parliament did absolutely deny to give him any Subsidy, as appeareth by *Grafton's Chronicle* in the 51 year of his Reign: So that by the premisses things have been in some measure considered of, when least disorder in Trade appeared.

A Conclusion to the judicious Reader.

THE trivial Vice of Envy is said to be the Mother of Wickedness, and accounted to sit in an imaginary Theatre: Her Palace is a dim and hollow Vault, wherein she waxeth pale and wan, as having the Consumption of the Liver, looking asquint, as born under *Saturn*, never resting, as though she were an Arm of *Ixion's* wheel, ingendered and hatched by the ugly *Mege* of Hell, that feeds and crams her gorge with Dragons, and fomes out again deadly poyson. This Vice hath sent forth triple-headed *Cerberus*, under the shadow of *Zoilus*, *Momus*, and *Mastix*, to perform her intended Tragedy: But *Zoilus* (remembering that his railing Commentaries presented by him to *Ptolomy* King of *Egypt*, and his presumption to be better learned than *Homer*, did work his overthrow) goeth by with silence, and shaking his head, seemeth to be discontented, and, under-hand, he doth instigate *Momus* and *Mastix* to follow their envious humors; whereupon *Momus* (with his carping eyes dimmed with passion) having cursorily read over this Book, taketh upon him to be a great Politician or Statist, and findeth fault that many things therein contained (which he termeth Mysteries) should be published and made known, especially such as may concern Princes in their Revenues, or secrets of their Mints. Unto him therefore I frame this Answer, confessing and avoiding, That true it is, that the ancient Monarchies, Empires, and Common-weals, held the knowledge of their Revenues in such reverence and secret, that none but the Officers which had the managing thereof, were made privy of them, as being sacred things, not fitting that the people should take notice thereof; which was truly observed in the *Roman* Empire, and Common-weals of the *Grecians*. But as times produce variety, and the manners of men do change, breeding corruption of Laws and Customs; so was it found, that by this secrecie Officers were both emboldened and enabled to deceive their

Three envious
Satyrs.

their Princes thereby, and the People would pretend ignorance to give unto them their Dues: whereupon the Senators of *Rome*, by mature deliberation, did ordain, That from that time forward, the Revenues of their Treasury, and the dependences thereupon, should be published and made known, not only unto the People, but unto Strangers also; which the Emperor *Justinian* caused to be observed, and other Emperors succeeding him, as appeareth by the Code, and other Books, which the *French* Kings have imitated ever since, willing and commanding, that these things should be known of every one, yea, even of the mere Strangers of other Countreys. So that this Objection is of small moment, especially this Book, being moderate in the handling thereof.

Now *Maftix* riding a false Gallop on a Hackney Horse (being full freighted of Conceits) cometh to Town, and maketh two Exceptions to the Method and Contents of the Book. First, He will not allow the terms of Art, by dividing of the same, according to the three Essential Parts of Traffick. Next, He will not have Merchants Secrets laid open, or their Trades divulged.

To the first, concerning the Being, Essence, or Existence of Things, he will make no difference between Natural Things, and Things Artificial, and so there is but two Essential Parts of *Materia & Forma*, albeit that some Philosophers have established three beginnings of Natural Things, Matter, Form, and Deprivation; the Matter hath no other Office or Function, but the changing from one Form into another, Deprivation giving an inclination thereunto; for Deprivation is an imperfection so conjoined unto the Matter, that without her, if she were separated, nothing would be ingendred; and therefore in Heaven there is no deprivation, and consequently no generation nor corruption. The Form therefore giveth perfection to the Thing, and Being also, and without her the Matter is more imperfect, than the Eye is without the faculty of seeing, or the Ears without hearing. But in Artificials the Being hath her Parts, as Traffick hath three, namely, Commodities, Money, and Exchange: so other things may consist of more Beings or Simples, wherein the terms of Art are not excluded, neither can they avoid *Maftix's* envy.

To the second, The whole Contents of this Book manifesteth to all judicious Merchants, how necessary the knowledge is of the matter therein contained, to maintain Equity and Justice by the Law of Nations, and that there is no particular Secret of any Merchants Trade revealed, to the prejudice of any Man or Nation: inasmuch that they are much pleased with it, as being desirous to advance the good, and to banish the evil; observing that Virtue maketh a Stranger grow natural in a strange Countrey, and the Vicious becometh a mere Stranger in his own Native Soil. Let Vertue therefore enjoy her freedom, and possess her privileges by the right of Law, and all the People shall flourish with Equity; Justice shall maintain Peace, Peace shall procure Security, Security shall nourish Wealth, and Wealth Felicity. No man is to be dismay'd at his small Talent, or to grudge at another's greater prosperity; for, without doubt, Nature hath, by her secret motion, denied none some perfect quality to supply that want which in himself breeds discontent or dislike: for even as the Fish (having no ears) hath a most clear sight; so though want of dignity be a disgrace to some, though want of coin discontent divers, and though lack of wealth impair the credit of many; yet Nature hath supplied that outward ornament with such an internal reward, as a loyal and loving heart (notwithstanding many hard measures) will, with constancy, spend all his time for the good of the Commonwealth, being thereunto employed.

This Work thus at length happily concluded, and commended to the kind acceptance of all gentle and well-disposed minds, is not compiled to please the vain appetite of some men, according to their nice opinion, but is referred to the judicial and affable judgments of this Age.

Soli Deo Gloria.

F I N I S.

A

COLLECTION OF ALL SEA-LAWS,

Gathered for the USE and BENEFIT of all
SEA-FARING MEN.

*The Proem containing the Origin of the Sea-Law:
With the occasion of this Treatise.*

COncerning the Argument of Sea-Faring Government, so far as by any Monuments can be observed; Our beginning must be at the Inhabitants of the Island called *Rhode*, Situate within the *Mediterranean Sea*, in the part thereof called the *Carpath Sea*, upon the Coast of *Asia minor*, over against *Caria*. The indwellers whereof, amongst all other People we can read of, were most famous for Shipping and Sayling; and that not only to the great increase of their Power and wealth every way, as by which they did Command, and daunt all other People about their Coasts and Seas; in such manner, that neither Pirate, nor any sort of Enemy, or Disturber of their Peace and Traffick, durst then appear (a): But also by the Communicating of their Trade, and Discipline on Sea, they did make Neighbour Princes, and Cities, willingly Tributaries unto them. (b) And further, as *Strabo* writeth (c) to the crowning of their Renown, they surpassed all other Nations in Knowledge of Equity in marin business; which they manifested by making of Sea-Laws.

For, the very Emperors of *Rome*, *Tiberius Cæsar*, *Hadrian*, *Vespasian*, *Trajan*, successively, did refer all Sea-Faring Debates, and Controversies, to the Judgment of the Law; (d) and so likewise exemplarily, did their Successor *Antoninus*, by his rescript yet extant: (e) Wherein, answering to one *Eudæmon* his Complaint, I am (saith he) the Lord of the World, but the Law is the Master of the Sea; let that thy Complaint and Controversie, *Eudæmon*, be decided by the Law of the *Rhodians*.

So far did the Romans (who always excelled all other Nations, in devising of human Laws) yield and give place to the *Rhodians*, in the Sea-Laws.

N

And

(a) *Gellius lib. 7. cap. 3.*

(b) *Strab. Geogr. lib. 12. cap. 14.*

(c) *Ibid.*

(d) *Vide II. Rhodior. in prin.*

(e) *L. de precatio ad L. Rhod. & C. Rhodisæ leges. distin. 2.*

(f) L. i. *señ. licet. de exerc. act.*

(g) *Sueto. c. 218.*

And by their example, finding Sea-Faring and Traffick on Sea, redound to a great Common-wealth, as plainly pronounced (f) *Ulpian*, one of the Fathers of their Laws; the *Roman* Emperors, and namely *Claudius*, (g) brought in new forms of Actions, and devised a kind of new and sure Commodities, and gain for Traffiquers; by taking upon them the hazard of Ship and Goods: To which end also is erected by English Laws, the Office of Assurance.

(h) *De situ orbis.*

(i) *Lib. 7. natur. histor. vide Ezechiam. c. 27.*

(k) *Docimus in lib. suo legali.*

It is true, that the first making of Sea-Laws, is otherwise by some attributed to others, as by *Dionysius* to the *Phœnicians*, because of Merchant-Trade. (h) And *Plinius*, for that same cause ascribes the Art of Sayling to the *Carthaginians*, (i) and consequently, would seem to attribute to these two Nations, also for their necessity, the skill of Sayling. To be brief, by the space of a thousand years, the Sea, at least the *Mediterranean*, was only ruled by the *Rhodian* Law, but helped with some few additions by the *Romans*, and that by way of interpretation: The rather, to occur to the Deceits and Sophistry of Calumniators, and wilful Vexers of their Neighbors, as also for other needful doubts. (k)

At last, when all sorts of Laws by the eversion and renting of the *Roman* Empire, were as it were for a long time buried: Necessity forced the Rulers of *Rome*, Anno Dom. 1075. to make new Sea-Laws and Statutes: And so successively, every chief Sea-Faring Town upon the *Mediterranean* Coast, to add other ordinances; as they of *Marseilles* did, Anno Dom. 1162. and they of *Genua*, Anno Dom. 1186. And they of *Peloponnesus*, called *Morea*, Anno Dom. 1200. and the Common-wealth of *Venice*, Anno Dom. 1215. And the Emperors of *Constantinople*, *Paleolog*. Anno Dom. 1262. and *Constantine*, 1270. and *James* King of *Aragon* that same year; and *Peter* King of *Aragon*, Anno Dom. 1340. and they of *Barcelona*, Anno Dom. 1434. which Laws, being all Collected and Amassed, serve the *Mediterraneans* unto this day.

But on the great Ocean, which is our Sea, the first Laws we know to be made, were devised by them of the Island of *Oleron*, situate on the Sea-Coast of *France*, beside *S. Martin* against the mouth of *Charante* and the *Marras*, neer to the entry of *Garumna*: Which are therefore called *La rool d' Oleron*; as by which the controversies on the Sea Coast of *France* toward the Ocean, were ordinarily decided, in the Town of the said Isle, called thereupon, *La vile de droit*, or *Oleron*. As where the skilled Skippers in that Law did dwell, and had cognition of all such occurrent debates and questions.

Now these Laws of *Oleron*, were afterwards translated into Dutch, by them of *Wisby*, for the Sea use of the Dutch Coast.

And of late, our Kings of *Scotland* made divers Acts in Parliament, concerning Sea-Faring. (l)

(l) *Vide Act. Parlia. Scot. (m) Vide statut. Ang.*

As also the Kings of *England* have done before: (m) For *Edward* the Third, by a solemn Inquisition of 18 most famous Persons for skill in Sea-Faring, assembled at *Quinborough* from divers parts, Anno 1375. set down certain Articles concerning the Admiralty and Sea-Faring, in old French: As may be seen in an old Parchment authentick Book yet extant; which Articles one *Thomas Roucghton*, of that same Town, turned afterward in Latin, and intituled *De officio Admiralitatis Angliæ*.

Likewise *Frederick* the Second of *Denmark*, in his general Convention, at *Copenhagen*, Anno 1561. sets down a compend of Statutes, for ruling his Sea-Faring Subjects; but for the most part all one with *La roole d' Oleron*.

Also the French King, *Henry* the Third, added his new Constitutions to those of *Francois*, and others his Predecessors, which are chiefly for the authorizing of his Admiralty, Jurisdiction, Honor and Profits thereof; preferring the Admiral and his Officers to all other Judges and Justices, except these called *Royals*.

Notwithstanding all these many, divers, and late Statutes and Ordinances, made and set forth these 1600 years, by the Nations, People, and Princes above-written, in the decision of Causes, and judging of Sea-Faring controversies; that fragment of the *Rhodian* Law, extant and Latinized by *Simon Shardius*, intituled by him, *Leges navales Rhodiorum & selectæ Leges Rhodiorum*, with the Interpretations and

Commen-

Commentations, devised thereupon by the old *Roman Jurisconsults*, inserted in the *Pandects*; together with the Constitutions made by the *Roman Emperors*, contained in the *Cod. and Novels* at large: As it were by common consent of Nations, obtains the Prerogative throughout all *Europe*, as in *Great Britain, Germany, France, Italy, and Spain*. Such is the force and authority of the *Civil Roman Law* amongst all Nations Christian.

In which Countries, albeit there hath been, and yet remains a great number of Professors and Doctors of the *Roman Civil Law*, who have written largely thereupon; yet few or none have taken in hand to write pertinently or expressly upon the Laws, concerning Sea-Faring; the Traffick on Sea, and by Sea, with the duties requisite of every Sea-Faring Person, of all sorts and degrees.

It is true that *Julius Ferretus* in his observant devoir to the Emperor *Charles the Fifth*, prepared a Discourse for the addressing of Navies, with convenient and expert Governors, and all sort of necessities for hostility on the Sea, intituled *De jure & re nauticâ*, but far off from our present Argument, as may be seen by the same of late published, Anno 1579. and dedicated to *Philip, Charles his Son*, by *Exuperantius Ferretus*, son also to the said *Julius*.

Petrus Pekkus, also a Fleming Zealander, had learnedly Commented upon the Titles of the Civil Law, touching the Sea-Laws; but more busied about the exposition of words, than of the matter. Likewise *Benvenerutus Stracca*, in his large Book *De mercaturâ*, interlaceth a learned Title, *De nautis, navibus & navigationibus*, but cometh not close to this our argument; for he holds straightly within the compass of the Civil Law, protesting also his pretermissions and remissions of many chief matters to certain Doctors, who also write but *obiter* of the Sea matters, and none speak of the Sea-Customs, which is our principal argument: To the end of which Book is annexed an half sheet of Paper, bearing *consilia Roderici Suarii de usu maris & Navibus vehendis*; a turn of small contentment.

'Tis true that *Simon Shardius*, Anno 1561. promised this same Compend and Collect of Sea-Laws forth of all Laws (which presently by Gods grace I intend) but, by death prevented, could not perform it.

To conclude then, since no man, as I can understand, hath set his pen to this my argument and purpose, for the due information of every sort of Sea-Faring persons in every order, whether Commanders, Judges, Skippers, Mariners, Merchants, Passengers, Fishers, Ferriers, Watermen, &c. concerning their several Duties, Priviledges and Powers, and all manner of things pertaining or incident to Sea, and Sea-Farers: I thought good, after the insight and deep consideration of all the Laws and Ordinances afore said, to mend a weak piece of labour, which I intended many years since, intituled *The Sea-Law of Scotland*; and to frame the same in a very harmonical Collection of all Sea-Laws. And upon the conscience of my profession of the Civil Law, having no employment, or part in any Admiralty, to publish the same for the use of the Admiralties, and benefit of all benevolent Sea-Farers; and that presently, because of the present use thereof so requiring the same, as I now clearly perceive: That is to say, Because that whereas the most Civil, Wise, and Politick Nations have ever most carefully distinguished the jurisdiction of the Sea, from the jurisdiction of the Land in all respects: Yet nevertheless some men please always, upon what intent I wot not, to confound the same. And the multitude of these who do acknowledge the afore said distinction, as especially the Mariners, through ignorance contemn all other Law but the Rule of *Oleron*.

In these respects (I say) I have with great pain and travel concluded the publication of this Work; which if it please (as I pray) God to bless with the own effect, I have reward enough.

C H A P. I.

The Order of this Treatise.

AS the affairs of the Sea concern only Sea-Faring and medlers therewith: Even so all Doubts, Differences, and Controversies, rising upon the same, and their Cases must also concern the same persons, which are either chiefly Owners, Out-traders, or Hirers, Masters, Pilots, Mariners, Clerks, Merchants, Passengers. Of whom the Owner is he, to whom the Ship, or any part pertains in property. The Out-trader or Hirer, he to whom as Hirer or Partner for a Voyage or more, or a longer time, during the Hiring and Lease of the Ship, the Profits and Commodities thereof redounds. (a)

(a) *L. 1. d. exercit. act.*

(b) *L. 1. ad l. Rhod.*

And the Master is he, to whom the whole care and charge of the Ship is committed. (b) The rest are all known. Now their persons whiles happen all to fall forth in one man; as one to be Master, Owner, and Out-trader; and again to be all divers and distinct: And therefore the actions to bear out accordingly. Likewise the cognition of their debates pertains not to every Judge indifferently, but only to the Admiral of the Sea: Which thing this Abridgment shall orderly and summarily declare; beginning at the Judge ordinary to Sea-fare causes, the members of the Court, and manner of proceeding there: Next, the persons ordinary in Ships, with the fraughting thereof, as belonging to the chief uses of Shipping: Thirdly, the Power, Duty, and Priviledge of every one of the foresaid in Ships: Fourthly, the manifold causes of losses and damage in Sea-Faring, with the redress thereof: Fifthly, the priviledged Ships, Shipwrack, Ships and things taken and found on the Sea; or within the flood-mark thereof: And lastly, of Fishing, Fishers, Ferriers and Watermen, and Ship-wrights.

C H A P. II.

Of the Judge ordinary, in Sea-Faring causes, with his Jurisdiction, and Priviledges.

AS for the Judge of the Sea, we have first to consider, how at the beginning of the *Roman* Empire, there was a special difference betwixt the persons to whom the charge of Shipping was given, and them to whom the commandment of Fleets and Navies was committed; and betwixt the persons who exercised the Jurisdiction in Sea-Faring debates, as followeth.

For amongst the Romans in the beginning, First, the Builders, Forthbreakers, or Furnishers, and Preparers of Ships and Navies with all Necessaries (by a special Ordinance called *Lex Decia*) were styled *Duumviri navales*; (a) as the Governors of these Fleets were called *Archigubernii*, (b) and the Justiciaries of Sea-Faring debates, styled *Magisteriani*: Even so amongst the Grecians, the Commanders of their Fleets were styled *στρατηγὸι*. And after the Empire seated at *Constantinople*, *Magnus dux classis*, and *Drungarius magnus*, (c) as the chief carrier of the Pinfel or Flag. His style afterwards was *Admiratus*, from *Amiras*, a word of the *Sarazens*, signifying an Overseer,

(a) *Livius lib.*

9.

(b) *L. Scius*

Saturninus ad

S. C. Trebell.

(c) *Vide frag-*

menta ascripta

Polybio.

feer, or a Captain on Sea or on Land ; for *Mirar* is to see, as the *Spaniard* useth it. From this word *Amiras*, cometh the word *Amirante* to the Italians, for the Leader of their Fleets, as well as *L' Amiraglio* : Albeit they term their Sea-Faring Judges, *Li consoli del mare*, and such like from the same word Admiral, which most part of the Nations of *Europe* use in the same meaning ; as First, and chiefly *France*, where *Childebert* the First, 1000 years since, instituted an Admiral as Captain and Commander of his Army upon Sea, like as he did then ordain a Marshal, for the Government of his *Gen d' armerie* on Land. Only the *Spaniard* called this Leader and Commander of his Fleets and Navies, *Adelantado* : As who should go before the rest.

Briefly, the word Admiral, however this day it be used or abused for to signify the chief Ship, which was *Navis Prætoria* to the Romans, as the chief Commander of the Fleet ; yet that word, Great Admiral, noteth properly the man whom the Romans called *Præfectum maris*, and the Grecians, *Thalassiararcham* : To wit, the Governor of the Sea. And thus far concerning names and styles for the Commanders and Governors of Ships, Fleets, and Seas.

But concerning the Jurisdiction of the Sea, and the exercises of Justice amongst Sea-Faring men ; at first amongst the Romans, it was allowed to every President on the Coasts, and afterward other Judges were specially constitute at the Sea-sides, called *Magisteriani* : (d) But their Judges were all countable to their higher Judge, styled *Præfectus prætorio sublimissimus*, from whom was no appellation or advocacy. (e)

Since, in these later days, for the readier Obedience to the great Admiral of the Sea, it is, by common consent of Nations, successively agreed, that in consideration of the Admirals their Sovereign Commandment, their special preferment, and power upon the lives of men within the Sea-floud ; that therefore they should also have a Sovereign jurisdiction only proper to themselves, over all Sea-Faring men within their bounds, and in all Sea-Faring Causes and Debates, Civil and Criminal. So that no other Judge of any degree, at least in *Scotland*, may meddle therewith, but only by way of assistance ; and that by Commission and in difficile causes, as was found in the Action, intended by *Antoin de la Tour*, against one *Christian Marteis*, Novem. 6.

Anno 1542. (f)

In which Jurisdiction, the first power necessary, is to constitute a Vice-Admiral and Captains to supply his absence on Sea ; as also Deputies, for particular parts on the Coasts, with the Coroners to view the Dead Bodies found on Sea, or found on the Coasts thereof, and Commissioners or Judges general, for exercising Justice in his High Court on Land, with Clerks, Procurers, Doom-fayers, Marshals, and other Officers, for the exercising of their said jurisdiction both in Peace and War : And therefore to sit and hold Courts where they please ; to execute Justice, to imprison and relax ; and to command the Kings Prisons and Boroughs their Prisons, to receive and keep their Warders and Prisoners. (g)

Finally, their Authority should be distinctly acknowledged in all things pertaining to Sea-Faring.

It is true, that in *Scotland* before the Erection of our Admiral after the example of other Nations, the Deans of *Gild* were ordinarily Judges in Civil debates, betwixt Mariner and Merchant, as the Water-bailie betwixt Mariner and Mariner, like as the High Justice was Judge in their Criminals.

Which Actions, all now falling forth betwixt the persons aforesaid, of due appertain to the Jurisdiction of the Admiral ; and therefore his Judge Depute or Commissar, called Judge Admiral, and none other should sit, cognosce, determine and minister Justice in the foresaid causes : As likewise upon all Complaints, Contracts, Offences, Pleas, Exchanges, Affecurations, Debts, Counts, Charter-parties, Covenants, and all other Writings concerning lading and unlading of Ships, Fraughts, Hires, Money lent upon Casualties and Hazard at Sea, and all other busineses whatsoever amongst Sea-Farers, done on Sea, this side Sea, or beyond Sea ; not forgetting the cognition of Writs and Appeals from other Judges, and the causes and actions of Reprisals or Letters of

ohrN (1)
-sh. n. m. m. g.
-a m. m. m. m. m.
-m. m. m. m. m.
-sh. m. m. m. m.
-sh. m. m. m. m.

(d) Vide Alberic ad Novell.
17. & 24.
(e) L. a Pro-
consulibus. C.
de appell.

(f) Tom. i. c.
555. Regist.
Scot.

(g) C' Admi-
ral de France.

Mark : Yea, to take stipulations, cognoscians, and insinuations, in the Books of the Admiralty: And to do all other things without which the Jurisdiction of the Admiralty cannot stand nor bear out ; and therefore to arrest and put in Execution, to inquire within and without liberties, by the Oaths of 12 men upon all Offences. (b)

As First, touching the Revealers of the King and Country their Secrets over Sea, in time of War.

Item, against Pyrats, their Assisters or Abettors, Out-traders and Receptors.

Item, against Fortifiers of the Kings Enemies, and Harmers of his Friends.

Item, against the Breakers of the Admirals Arrestments and Attachments.

Item, against Goods forbidden, and merchandise not Customed, and yet Shipped and Transported.

Item, against the Refisters of the Admiral his Officers, in executing his Precepts.

Item, against the Forestallers, Regraters, and Dearthers of Corn, Fish, Drink, Fire-wood, Victuals carried over Sea.

Item, against Pleaders before other Judges, than before the Judge Admiral, in Causes pertaining to his Jurisdiction ; as also against the Judges cognoscing thereupon.

Item, against them which give Sea-briefes, Testimonials, or such like over Sea, without Power or Licence from the Admiral.

Item, against Transporters and Carriers of Traitors, Rebels, manifest Transgressors, and Fugitives from Justice over Sea.

Item, against Hirers and Fraughters of Ships of other Nations, when they may be served by their own Nation.

Item, against such as cast in ballasting, sand, or what else in Harbours, or Channels, that may defile or spoil the same.

Item, against Ship and Boat-wrights, extortioning the Leiges or Subjects.

Item, against taking away the Boigh from the Anchor, or cutters of Cables, or other Tews.

Item, against false Weights and Measures by Sea.

Item, against Shedders of other mens Blood on Sea, or any Port or River below the first Bridge next the Sea : Or them who are lamed or hurt through faulty and ill gear in Ships.

Item, against Customers or Water-Bailiffs, taking more Custom or Ancorage than wont.

Item, against such as absent themselves from Wappinshewing or Mustering; which the Admiral may ordain twice a year in time of War, and once in two years in time of Peace, upon all dwellers at Ports and Harbors, or within one mile near thereunto. (i)

Item, all sorts of Transgressions committed by Sea-men, Ferry-men, Water-men as well in froud Rivers and Creeks from the first Bridge, as on the Seas ; Fishers, Pilots, Ship-wrights, Pressed men contemning the Authority of the Admiral : And after due Cognition, to levy and apply to his own use the Penalties and Amerciaments of all Transgressors afore said, as due unto the Admiral ; together with the Goods of Pyrats, Felons, capital Faulters, their Receivers, Assisters attainted, convict, condemned, outlawed, or horned.

Item, wayff or stray Goods, wreck of Sea, cast Goods.

Item, *Deo dando*, that is to say, the thing, whether Boat, or Ship, &c. that caused the death of a man, or where out of a man did perish.

Item, shares, lawful prizes, or Goods of the enemy, siclike Lagon, that which was found lye, and at the Sea ground, and Flotson that is found swimming upon Sea, and Jetson, which is cast forth of the Sea to the Shoar and Coast, with Ancorages, Beaconages, Meare Swine, Sturgeons and Whales, &c. and all Fish of extraordinary greatness, called Regal Fishes ; which all are allowed in Great Britain, France, and other Noble Kingdoms, to the Admirals, by their Sovereign ; for the better maintenance of their Estate, Jurisdiction, and Conservancy on Seas, Rivers, Fouds, Roads, Ports, Harbors, Channels, Sayling, Fishing, and all trading there, as altogether and chiefly committed to the Care, Maintenance, and Protection of the Great Admiral.

C H A P.

(h) Vide diplomata Admiratorum in utroque regno. Vide late de Off. Adm. Ang.

(i) L'Admiral de France.

C H A P. III.

Of the Admiral Clerk.

THE Clerk of the Admiral Court, beside that he should be very skilful, faithful, and give his solemn Oath thereupon at his admission: And beside the points of his Office requisite and common to all Clerks of other Courts, he should have divers Registers, as for Congees, safe Conducts, Passports, Sea-Briefs; as without which no Ship should pass to the Sea in time of War, nor yet to far Voyages in time Peace: (a) Which no other Judges nor Governors should give forth, but the Admiral only. (b)

Item, one other Register for the Reports of the Skippers and Captains, at their return to the Admiral also. (c)

Item, one other Register for the names of Merchants and Passengers, and Owners; for the Skipper is holden to give up the said persons by name. (d)

And because no man ought to take upon him to be a Master or Pilot without due Trial of his skill: Even so ought his Trial to be registred in the Admiral his Books. (e)

But within the Water of Thames, this Trial and registration of Pilots, pertains to the Trinity-House. (f)

Lastly, all Money lent to hazard upon the Sea, called of old *Pecunia trajeditia*, for certain profit, called *Fenus nauticum*, for the which the Lender was wont to bear the peril, against the manners of these avaricious days; their Lendings (Ifay) and Bills of Assurance, should be done before the Admiral Clerk. (g)

To conclude, no other Clerk or Writer may meddle or pen things concerning the Sea-Faring, without License of the Admiral. (h)

(a) L'Admiral de France.
(b) Ibidem.

(c) Ibidem.

(d) Secundum
Art. Parl. Jac.
3. cap. 27.

(e) L'Admiral de France.

(f) Look the
Charter of the
Trinity-House
on Thames.

(g) L'Admiral de France.

(h) Kjusor.
art. 45.

C H A P. IV.

Of the Advocates and other Officers assistants for the better and speedier proceeding in the Admiral Court.

FOR the more upright proceeding, and easier dispatch of Causes and Plaints in the Admiral Court, it is found needful that all Procurers, before they be heard, swear solemnly, First, that they should do nothing maliciously; but as soon as they find their Action to be unrighteous in any part of the Process, they shall tell it to their Client: And if the Client will insist, then to shew it to the Judge.

Secondly, that they shall not reveal their Clients Secret to the Adversary, nor yet collude with him to betray their Client. And Lastly, that they shall propone neither Dilator nor Peremptor against their Conscience. (a)

To conclude, the Oath of Fidelity is likewise to be solemnly taken of the rest of the Officers of the Court: For the due Execution of their Offices, namely, at their Admissions. (b)

(a) Il. consilium
dei maris.

(b) Ibidem.

C H A P.

C H A P. V.

The manner of proceeding in Sea-Faring Causes.

THE debates of Sea-Farers, and Sea-Faring actions, should be decided according to the received Laws and Statutes of the Sea: Which say-
 ling, then the Customs and Consuetudes of these are to be followed,
 (a) because all Dispositions and Ordinances commonly take their in-
 terpretation from Consuetudes and Uses. (b)

And if neither Law Written, or Unwritten Custom, nor Consuetude occurs or
 appears, the last refuge is to the Opinions and Sentences of Skilled and Upright men
 in the profession and exercise of Sea-Faring; because it is old and common, that
 the judgment of Skilled and well Practised men should be followed in their own
 Trade and Calling. (c)

But in the manner of proceeding it is a perpetual privilege, *Quod velo levato*. (d)
 That is to say, briefly and summarily Causes should be Cognosed, and without the
 Solemnity of other ordinary Courts and Judgments, only looking to God and the
 Truth; so that the Judge should do, if it were possible, as God himself. (e)

Plaints then of Sea-Farers should be most summarily Cognosed, but especially of
 Shipwrack, for it were a cruelty to vex so miserable persons with the tedious ordi-
 nary proceedings of Courts, insomuch as they need not to put their Petition in
 Writing. (f)

And because that Sayling tends to a great Common-wealth, therefore lest Sea-Farers
 should be wearied with Pleas, and so either lose their Right or their Trade, (g) sum-
 mary process should be common to them all.

Which sort of Process is so urged by the Doctors of Law, that they counsel Judges,
 who fear Appellations or Advocations, to prevent the same by a present Executi-
 on; (h) namely, in causes of spoile or wrack: So that upon every interlocutor
 they may proceed to Execution, making restitution presently. Providing alwayes,
 that caution be first found by the spoiled, to satisfie the sentence of the Judge of the
 Appellation, in case it shall happen to be made. (i)

This is also a privilege of the Sea-Faring Judicature, that albeit by the common
 rules of the Law, where no *Litiscontestatio* is past, no Witnes should be received,
nisi ad æternam rei memoriam, ac adversario ad id citato; yet in Shipwrack, as a case very
 pitiful, any of the Ship-broken men may come to the Judge of that part, where the
 wrack happens, and by Witnes brought with him, prove the wrack and spoile; (k)
 to the end that if any Owner should pursue his Goods, for to recover them, he might
 be justly repelled by an Exception of an innocent loss: (l) Which should be done with-
 in a year and a day; namely, by such as were in service to the Prince and Coun-
 try. (m)

The like is to be observed also in causes of spoile; where, by the Laws of *England*,
 it is sufficient for the spoiler to prove his Goods by his mark, &c. (n)

In which doing no Citation is required; and that against the Common Law: (o)
 Yea, the death of the Ship-broken may not only be proved by the rest living, but
 also by the Persons, who were present at the preparation of their Voyage, even their
 own Parents and Children, if none of the Ship-broken be alive. (p)

And as this is a Privilege extraordinary for such chances; even so ordinarily may
 Merchants and Mariners sayling together, bear Witnes each one to other of their
 Society within Ship, if they have neither to lose nor gain thereby; and namely Mari-
 ners,

(a) Per l. i. de
 precatio ad l.
 Rhod. Bald. in l.
 observan. in

sect. antiquam
 de off. Procons.
 (b) Innocent.

in c. olim de
 verb. Sig.

(c) Per l. x. de
 vent. in proc.

(d) L. de sub-
 merfis. C. de
 naufr. lib. ii.

(e) Vide rotam
 genuæ, & DD.

(f) Bartol. Lu-
 cius & Johan-
 nes ad d. l. de
 submerfis.

(g) Secundum
 l. illum de Per.
 bare.

(h) DD. in c.
 propof. l. i. de
 for. comp. 2.

(i) L' Admiral
 de France.

(k) Siquis. 10.
 C. de naufrag.

(l) L. Fin. ad
 l. Rhod.

(m) L. quoties
 de naufrag.

(n) Vide Statut.
 Ang.

(o) L. de uno-
 quosq; de re ju-
 dica. & L. quo-
 ties. C. de nau-
 frag. lib. ii.

(p) De l. quo-
 ties.

ners, for or against the Skipper when the Voyage is ended, and when they are free from his Commandment. (q) For by the consent of the Doctors, when the Truth cannot be otherwise tried, then unable persons may be heard.

(q) Il consolato artic. 221, § 222.

Item, to the end that this Trade be not hindred by Calumniators, and Wilful Vexers of their Neighbours, under colour of Law: It is provided, that not only the common caution, *Judicio fisci*, & *Judicatum solvi*, be kept on the part of the Defender; but also that the Pursuer shall find caution, *De expensis solvendi*, if he fail in proof. (r)

(r) Consent of all Sea-Laws.

Likewise, in case the Party pursued be contumax, and will not compeire to defend Himself, or his Ship, or Things challenged; namely, after three or four Citations directed from the High Court of the Admiralty, called *quatuor defaultæ* (for that Citation called *Unum pro omnibus*, is not sufficient to convince one of contumacy) specially in the claim or vindication of a Ship, any part thereof, or any other such like thing or Goods; then may the Judge ordain his Marshal or Officer, by his sentence called *primum decretum*, to put the Plaintiff in possession thereof, at least to the worth of the Suit: Providing notwithstanding, that if the Party compeire within a year and a day after, offering the expence made to the Pursuer, and Caution to obey the Definitive, he shall yet be heard upon the propriety. Otherwise, that time being fully expired, the Judge may proceed and adjudge the Propriety of the Ship to the Plaintiff. (s)

(s) De offic. Adm. Ang. in fin. cum ibi citat.

Neither is it needful to Execute Summons or Citations in such cases, elsewhere but where the Ship or quarrelled Goods in question lies, or at the Port usual of their trading. (t)

(t) Ibid.

Further, as this way it is Provided for the snibbing and staying of Calumniators in Judgment: Even so it is Ordained against Maliciousness, out of judgment of such Persons, who only to hinder and stay their Neighbours, vex them with needless Arrestments; that upon Caution such Arrestments be speedily loosed, except it be either for freight already deserved, or Mariners wages, or such cases wherein by Law the Ship is obliged; or else for service to the Prince (u) as also if Arrestment be used, either upon Goods, or Mariner ready to Sail, the same may be loosed, upon Caution, to make forth-coming so much Goods as the Mariner hath within Ship-board. (x)

(u) Il consolato 41.

(x) Denmark.

CHAP. VI.

Of Persons ordinary in Ships.

Touching Persons ordinary for Sayling in Ships, they are of divers Orders, and therefore diversly styled: As First, he who bears charge over all the Ship and Kippage, is commonly called by us, and most part of Nations, both Now and of Old, and specially by the Roman Laws, *Navicularius*, or *Magister Navis*: (a) that is, as we speak, Master of the Ship, by the Dutch, Skipper; and by the Grecians, *Navarcus*, or *Nauclerus*, (b) by the Italians, *Patrono*. But if the Ship be a Warfaring Ship, the Principal person is commonly called Captain by Us and other near Nations. The next to the Master is he who directs the Ship in the course of her Voyage, called by the French-men, Pilot; by Us and the Dutch, Steirsmen; by the Romans, *Gubernator*; (c) by the Italians, *Nochiero* (d) *Pilotto*, and *Navarchus*, as *Gerretus* writes.

(a) L. i. § pas. sim. ad l. Rhod. § l. i. parag. 2. naut. caus.

(b) Vide l. semper de jur. immunita. § l. 3. C. de navicular. Vide Vegetium de re militar.

(c) Vide leges navales Rhodior.

(d) Il consolato.

(e) Vide dd. II. navales, & Plautum in rudence.

(f) Vide dd. Il. selec. Rhod.

The third Person is commonly called the Masters Mate or Companion, chiefly if the Master be Steirsmen himself: This man is called by the Grecians and Romans *Proreta*: (e) his charge is to command all before the Mast.

The fourth Person is he, who attends upon the mending of the faulty parts in the Ship, called by Us and the Dutch, Timberman or Shipwright; by the Old Grecians and Romans, *Naupegus* or *Naupagus*: (f) but by the late Grecians, *Calaphates*; for

* Lib. 23.

(g) Vide si
consola.

(h) Vide dd.
ll Selec.

(i) Vide ll
consol.

(k) Ferrerius de
re & jure
navali.

(l) L. i. parag.
2. naut. caup.
(m) ll consola-
lato.

(n) Vide Bu-
daum ad l. 1. s.
naut. caup.

(o) Vide l. de
bet. parag. bec
ad id. naut.
caup.

which cause the Emperor Michael was called *Calaphates*, because his Father had been a Shipwright in *Paphlagonia*; as witnesseth *Egnatius* and *Volateranus*, * and therefore the Venetians and Italians name their Timberman *Calafatte*. (g)

The next Person in order, is he who bears the charge of the Ships-boat, called by Us, Boatman; by the Italians, *Barchierie*; by the Grecians and Romans, *Carabita*: For *Carabus* notes the Boat of the Ship. (h)

The sixth person requisite in any Ship of great burthen, is a Clerk; by the Italians, *Scrivano*, (i) whose office is to write up and make account of all things received or delivered in the Ship, together with all the ordinary and needful expences made upon Ship and Kippage: Who for his more faithful discharge, should at his entry be Sworn before the ordinary Sea-Judge; as is ordinarily practised in *Ancona*, and other parts of *Italy*. (k)

The seventh is the Cook, a most necessary member as long as there will be Bellies.

The eighth is the Ships-boy, who keeps her continually in harbors; called therefore by the Grecians, *Nauphylakes*; by the Romans, *Dietarius*; (l) and by the Italians, *Guardiano*. (m) All the forefaids are distinct in Offices and Names, and therefore accordingly should also be distinguished in Hires and Fees, after the custom of the Country. The rest of the Persons of the Kippage, are under the common style of Mariners, which the Romans call *Nautas*: but they name those of the lowest and base degree, as may be the Boys and Apprentises in Ship, *Mesonautæ*, (n) and *Nautebatæ*, as who should be ready at command, to climb upon the Tews, or such common service in the Ship. (o)

CHAP. VII.

The Fraughting of Ships.

[a] ll naval.
Rhod. select.
art. 20.

[b] Vide Bartol.
in l. quod rerum
parag. Si nav.
de leg. i. argu-
mentol. Labeo
de Supel. legat.
Sc.

[c] Cap. 17. &
130 art. Jacob.
3 Vide de il.
Rhod.

[d] D. art. 20.
[e] Art. 19. ll.
naval. Rhod.

* Per legem
stem. parag. Si
in lege loca.

[f] Oleron.
[g] Per l. si ex
conducto, & l.
si stem fundus,

& l. hac distin-
ctio & d. l. si in
lege loca.

[h] D. l. ex
conducto.

[i] Art. 25. le-
gum navalium.

[k] Art. 20. eod.
[m] D. l. si in le-
ge, & l. ult. ad
Rhod. & d. l.
in conducto.

NO Ship should be fraughted without a Charter-Party Written and Subscribed, [a] containing both the Master and Merchant, and the name of the Ship, that no doubt may arise; [b] and likewise, that the Master shall find a sufficient Steersman, Timberman, Shipman, and Mariners convenient, Ship-tycht, Masts, Sayles, Tews, strong Anchors, and Boat fit for the Ship, with Fire, Water, and Salt, on his own expences. [c] And this Charter-Party among all the Western Merchants, and those of the great Ocean, usually is made to perform all things requisite by the Laws of *Oleron*. [d]

And if there be no Writing, but an Earnest, then the Merchant, if he repent or rue, loseth his Earnest: But the Skipper, if he repent, loseth the double of the Earnest or Arles. [e]

If the Ship be not ready at the day appointed in the Charter-Party to go to Sea, the Merchant may not only free himself of her, * except he hold his peace and discharge her not (for then by his silence he appears to consent of new) but also shall or may obtain all charges, scathes and interest: [f] Except the Master shew some excuse of a notorious necessity, or of a chance that could not be eschewed: And then he loseth only his freight, because he hath not deserved it. [g] But if the fault be in the Merchant, [h] he shall pay the Skipper and Ships damage, or according to the *Rhodian* Law, shall entertain the kippage and company ten days; and if then he stay longer shall pay the freight of all accordingly: [i] And further, shall upset all hurt and damage hapning by Fire, Water, or otherwise, after the time appointed. [k]

It is true, that the *Rhodians* charge the Merchant in this case only with half freight, and the Skipper with the whole freight if he sail: Albeit that the Romans inflict the pain of the whole freight upon the Merchant: [m] Especially, if

if he take forth his Goods again; for then is the freight thought to be deserved. (n)

(n) *L. ult. locat.*

But if the Ship in her Voyage become unable without the Masters fault, or that the Master or Ship be Arrested by some Magistrate in her way, the Master may either mend his Ship, or freight another: But in case the Merchant agree not thereunto, then the Master shall at least obtain his freight, so far as he hath deserved it. (o)

(o) *Oleron § 1. ult. ad. 1. Rhod.*

For otherwise, except the Merchant consent, or necessity constrain the Skipper, to put the Goods in another Ship worse than his own, the Master is holden for all losses and damage, except that both the Ships Perish that Voyage, and that no fault nor fraud be found with the Master. (p) Also it is recounted for a fault, if the Master put forth the Ship to Sea, either without a skilful Pilot, or without sufficient Furniture and Necessaries, according to the clause ordinary of Charter-Parties, or that the other Ship, in which the Goods were last put in, be not sufficient, or that the Master hazard forth to Sea in an unlikely time. (q) Yea in former times it was forbidden expressly, as by the Emperors *Gratian*, *Theodosius*, and *Valentinian*, to hazard upon Sea from November till April. (r) As also by the Kings of *Scotland*, from St. *Judes* day till *Candlemas*. (s) And always it is accounted by the Laws for a fault, to make forth of a Port in time of a manifest storm. (t)

(p) *D. l. ult.*

(q) *D. l. item.*

(r) *L. 3. de naufr.*

C. Theodos. §.

L. 3. de naufr. C.

Justin. lib. 11.

(s) Vide Aft.

Parag. fin.

(t) *L. utiq; pa-*

rag. fin. § l. qui

peritio parag.

fin. de vend. l.

item queritor.

sect. si navicula-

rim. C. locat. §

l. ult. de nau-

frag.

(u) *La root*

d' Oleron.

(x) *Art. 23 J. g.*

naval. Rhod.

(y) *Denmark.*

(z) *Oleron.*

* *DD. in l. qui*

Rome parag.

Callimachus. de

verb. oblig.

(a) *L. unica.*

C. ne quid. one.

pub. lib. 11.

(b) *C. 17. § c.*

127. actor. Jac.

3.

(c) *Il consolato*

del mare.

(d) *L. pen. parag.*

si navis. loc. §

l. penitiam

de cond. indeb.

§ l. qui fiscalis

C. de navicul.

lib. 11. § l.

quum proponas

de naufr. foen.

(e) *Per l. quum*

proponas. ad l.

Rhod.

(f) *Per l. 1. C. de*

navib. non ex-

cus. § l. mini-

me de espic.

aud.

(g) *Bar. in l. in*

actionib. in fin.

de in lit. ju-

rand. § in l.

unic. furt. ad-

vers. naufr.

(h) *Per l. item,*

qua parag. si

fullo. loc.

Item, if a Skipper set forth his Ship for a certain charge, and then takes in any more, he ought to lose his freight justly. (u)

And in such a case, when Goods be cast through storm, it shall not be made good by any contribution, but by the Skipper his own purse. (x) And if he over-burthen the Ship above the Birth-mark, he shall pay a Fine. (y)

Item, if Ship Port at any other Port than she was freighted to against the Masters will, as by storm, or some force; then the Goods shall be Transported to the Port conditioned on the Skippers charges: But this thing also must be tried by the Oath of the Skipper, and two of his Mariners: (z) Or else the Skipper may be in further danger.

Where also it is to be observed, that for the in-going to sundry divers Ports by the way, imports not a diversity or a multiplication of Voyages.

But if any man compel the Skipper to overburthen Ship or Boat, he may be therefore accused criminally, and pay the damage happening thereby. (a)

Item, if any Skipper set his Ship to an Unfree-man, and not of substance, and other qualities prescribed by King *James* the Third, (b) he and his Mariners shall under-lie the pains contained therein.

Item, if a Merchant put in more Goods in Ship than was conditioned, then may the Skipper take what freight he please. (c)

It is imputed for a fault to the Master, if he direct his course by ways either dangerous through Pirates, Enemies, or other Evil Adventurers, and holds not forth his due rout, (d) and damage happen thereby.

It is likewise counted a Fault, if the Master carry the Pensel or Flag of other Nations than his Own, and thereby incurs scath and loss of any thing. (e) For as Packets, Pipes, Hogsheds, and such like, should be marked by the proper marks of the Merchants, to whom they appertain: (f) Even so should Ships be discerned one from another by their own Pensel or Flag.

Item, if Coffers, Pipes, Packets, &c. be delivered Close and Sealed, and afterward shall be received Open and Loose, the Master is to be charged therefore, until a due trial and consideration of that matter. (g)

The Master also must be answerable for that harm, which the Rats for want of a Cat do in the Ship to any Merchandise. (h)

C H A P. VIII.

Of the Master of the Ship, his Power, and Duty thereunto belonging.

THE Master of the Ship is he to whom the whole Power and Charge of the Ship is committed; (a) Which Power is prescribed, partly by the Owner or Out-trader, and partly by the Common Law of the Sea: As, to let her forth for freight; to take Passengers; to mend and furnish the Ship. (b) And to that effect, if need be, in a strange Country to borrow Money with advice of the kippage or company, (c) upon some of the Tackle, or to sell some of the Merchants Goods; provided, that the highest price that the rest of the Goods is sold for at the Market, be repayed to the Merchant: Which being done, the freight of that Goods so sold and repayed, shall be repayed by the Master to the Owner of the Ship, as well as the freight of the rest of the Merchants Goods, except the Ship Perish in the Voyage; in which case only the price that the sold Goods were bought for, shall be rendred: (d) And for no other cause, no not in the chance of Shipwrack, may the Master take on or conquest Money, especially by selling of Merchants Goods. (e) And thus far concerning his Power.

As for the Masters duty, he ought first, before he loose or make sail, to seek and obtain the consent of the most part of the kippage or company; yea, if he be not very skilful, he should do no other thing of importance without their advice: Otherwise he shall undergo whatever damage happens by his doings; (f) and especially if he loose forth of any Harbor without an expert Pilot, (g) yea, or in the Harbor the Ship happen to fall over. (h)

And as the Skipper his rashness and unskilfulness is thus-wise corrected: Even so his negligence and sloath is to be punished. As First, by suffering the Overlap and Cow-bridge to be untight, (i) or the Pump to be faulty, or a sufficient decking to be lacking; (k) and especially, from Corn, Victual, and such like Goods, which should be most carefully kept, and fenced from Water and spoyling. (l) Otherwise the negligent Skipper is holden to make good all scath or damage coming thereby, besides that the freight of such spoyled Goods is lost; except that (m) the Ship or Crear was open from the beginning, and freighted without any Overlap: (n) Which two kinds of Ships are tearmed by the Jurisconsult, *Emphractæ* & *Rephractæ*. (o)

Further, this duty is required of the Master, that according to the Act made by King James the Third of Scotland, he give up the names of all Persons Transported in his Ship, before he make sail. (p) As likewise at his return, the just Inventory of the Goods of any Persons, which shall happen to depart this Life in that Voyage; (q) to the end that not only the *lieges* & *home*, nearest to the Dead, may Succed to their Right: But also concerning Strangers so Deceased, and their Goods, that the same may be put in sure keeping, forth-coming for three years space; but by the custom of *England*, one year, until the nearest of the Dead Mans Kin come and claim the same. (r) Or which Goods in the mean time, the Bedding with the Pertinents thereof, may be of due taken by Master and his Mate, to their uses; as also such Cloathing, and other things then presently upon that Persons Body, may be delivered to the Boatman and Servants of the Ship, as who ought therefore to Bury, or Cure at least, the over-putting of the Dead in the Sea. (s)

CHAP. IX.

Of the Masters Duty to the Merchant and Passenger;
and of his Priviledges.

THE Master ought to render again whatever he receives within his Ship to him who delivered the same, as well Victual, as Cloathing and Merchandise, Goods, or other things: (a) where we take Goods to be delivered, if either it be put in the Ship, or in the presence of the Master or Clerk, as his Deputy, laid to the Ships side, (b) and both ways, the peril to appertain to the Master. (c)

Which thing also is extended to Boatsmen, and to the Ferriers: (d) and yet it is surest to deliver Goods before witness, and that either to the Master, Clerk, or Skipper his Deputies thereto, (e) for the Master is not holden for such things as are put in Ship without his, and his companies knowledge (f) because where Men are found ignorant, they are also esteemed not to consent. But if the Merchant or Passenger keep his Goods by himself, as Money or such thing in his Coffers, and then alledge the lack thereof, then is the Skipper and his Kippage only to purge themselves by their Oath. (f) But if afterward notwithstanding they be found guilty, the Denyer shall pay the double, and also be punished for Perjury. (g)

Even so, the Master is liable for all damage sustained through evil Hooks, Cordels, Blocks or Lines; namely, if the Mariner forehew the said things to be faulty: And always the Mariners shall help the Skipper in common to pay the said damage. (h)

Item, if any Scath or damage happen to the Merchant or Passengers, Goods, through unreasonable stowing or breaking up, the Master shall not only refund or make good the same, but also lose his Fraught, and twenty pound in Scotland to the King, (i) or his Admiral as his Successor now; and for lack of proof in this case, the Skipper and his Kippage shall be put to their Oath. (k)

Further, whatever shall happen through fault, negligence, or chance eschewable, or by the deed of Passengers and others than himself or his Kippage, the Skipper is holden to answer and pay for all, to the uttermost penny: (l) For if such damage happen by a Mariner, the Skipper shall refund the double, (m) but he may repet it from the Mariner. (n) But it is not so if the damage be done by a Mariner to another, except he be a Merchant also, or by a Merchant or Passenger to one another, then shall not the double be sought of the Master. (o) Neither yet is the Master holden for any thing without the Ship, or yet within the same, if he duly forwarn each Man to keep his own Goods, and they agree thereunto. (p)

Such is the force of due protestation, according to the opinions of the most famous Doctors; (q) which conditions aforelaid, are most justly laid upon the Master, because he ought to hire good Men, and no evil persons in his company: (r) For it is in his own free will to choose his company, and he should not be ignorant of the Men he hath to do with; (s) otherwise, if the Master were not so obliged to all such duties and diligence for the Merchant and Passenger, there should be great occasion of stealth and spoil. (t)

Lastly, if through the Masters fault, confiscation, or other damage happens, as for non-payment of the Custom, or false Bills of the Goods Customable, or for transporting of unlawful Goods, the Master shall refund the same with the Interest. (u)

Q

But

(a) T. T. naut. caup.

(b) L. 1. in fin. eodem.

(c) L. 3. eod.

(d) D. L. 1.

par. 3.

(e) Art. 12. fl. navalium.

(f) L. 1. depositi.

(f) Eod. art. 13.

(g) Art. 14. eod.

(h) Oleron.

(i) Eod. c. 17. c. 130. art. Jacob. 3.

(k) Oleron.

(l) D. 1. in fin. l. si vendica de peric. rei. vend. l. 5. § 6. naut. caup.

(m) D. 1. 6. § 1. 7. Eod.

(n) L. 1. 7.

(o) Vide d. 1. 7. § l. unie. furt. ad naut. caup.

(p) L. fin. naut. caup. § per l. itaque de ed. edit.

(q) Bartol. § Fason in l. novi solum parag.

(r) morter. de non oper. nunc.

(s) Instit. de ob. que ex delict. parag. fin.

(t) L. qui cum ad. de reg. jur.

(u) L. 1. in fin. naut. caup.

(v) Secund. fin. l. ult. ad l. Rhod. § l. quum proponas C. de naut. fautor.

(x) *Accursus*
in l. 5. *naut.*
caup. per. l. *mela*
ad l. *ag.*
(y) *Per l. itaq;*
de iuris.

(z) *La rool*
a Oleron.

(a) *Per l. quan-*
ta. de puo.

(b) *Per l. fin.*
parag. si propter
necessitatem.
eod.

But concerning the pursuits of these aforesaid, as the Merchant may well pursue for the spoiled Goods only: (x) Even so may the Master pursue the stolen Goods; as he who must only, at least chiefly, answer therefore. (y) And yet for all this, in case for want of these things, which the Merchant at the fraughting promised to be done at the entry to the Voyage, any of the foresaid losses happen, and therewith the Master and four Mariners swear no Fault to have been in them, the Master shall go free. (z)

And yet must we not over-pass this Observation, that if the Master offer the just Custom, Anchorage, or whatever other Duty pertains to any Customers, and he, because of their Unrighteous refusal, makes fail, the Weather and his Necessity so requiring, then may he be justly defended afterward against that Customer.

(a) Neither yet should a Ship, that hath once paid her Ancorages, pay again, if she be forced through tempest back to the same Port. (b)

CHAP. X.

The Masters Duty to the Mariner.

(a) *Oleron.*

(b) *Per l. de*
exerc. act. l. 1.
fin. naut. caup.

(c) *Art. 5. ll.*
naval.
(d) *Art. 6. eod.*

(e) *Per l. ult. ad*
l. Rbod.

(f) *Oleron.*

(g) *Eod.*

(h) *Art. 46. ll.*
naval.

(i) *Il consolaz.*

Seeing the Master is the ordinary Ruler over his own Kippage or Company, he ought to keep them in Peace so long as they eat his Bread. (a) And if any Mariner happen to be hurt in doing service, or by his companion, the Master shall cause him to be healed, as he who is only answerable for the fact of all within Ship-board; (b) and then by his Authority, repit or recover from the other Mariner, the Charges, with all that is lost to the hurt man thereby: (c) Except that he, who is hurt or lamed have provoked the other by evident Invasion, Assault, or Strokes. (d)

And if a Mariner become Sick, the Skipper shall cause him to be laid in a House, with all sustentation necessary and usual in the Ship, but shall not stay the Ship until he be healed; and when he recovers health, shall give him his hire: Or if he die, shall give it to the Wife or nearest Friends. (e) But if a Mariner be not hurt in the Ships service, the Skipper shall hire another in his place; who if he draw more hire, then that Mariner shall refund the superplus. (f) And always the Master ought to lend his Mariners, if they lack. (g)

Item, if through the Masters fault, the Ships-boat perish with any Mariners in it, as through spoiled Tews, &c. then shall the Master pay one whole years hire to the heires of the drowned. (h)

Item, he ought to give his Mariners Flesh upon Sunday, Tuesday, and Thursday; and upon other days, Fish, or such like, with sufficient drink: But no meat to them that sleep not in the Ship. (i) And yet the quality and quantity of Mariners food and hires goeth diversly, according to the divers Customs of Countries, and the Conditions made at the entry to their Voyage.

CHAP. XI.

Of the Duties and Priviledges of Mariners.

Mariners owe all due obedience to the Master, not only in flying from him in his wrath, so far as they can, but also in suffering; yet may they after one stroak defend themselves. In case of Rebellion of Mariners against their Master, which is thought then to be done, when the Master hath thrice lifted the Towel from before any Mariner, and yet he submits not himself, then may he not only be commanded forth of the Ship at the first Land, but also, if he make open strife and debate against the Master, he shall lose his half hire, with all the Goods he hath within Ship-board. (a)

But if in this strife a Mariner useth any Armour or Weapons, then should the rest of the Mariners Bind him, Prison him, and present him to Justice; so that if any of them refuse to lay to his hand, and to assist, he shall lose his hire, with all that he hath within Ship-board. (b) Yea, in case any number of the Mariners would conspire to force the Skipper to pass to any other Port than to the which he was fraughted, then may they be accused Criminally, and punished as for a Capital Crime. (c)

And yet, if a Rebellious Mariner repent in time, and offer amends for a simple Rebellion, and the Skipper notwithstanding refuse; he may follow the Ship, and obtain his hire. (d)

Mariners ought each one to help and assist others on the Sea: Or else he, that refuseth, loseth his hire; and the Oath of his Fellows shall be a Proof against him. (e)

Mariners in a strange Port should not leave the Ship without the Masters licence, or fastning her with four Tews; or else the loss lights upon them. They should also await upon the Ship until she be discharged, and ballasted new, (f) and the Tackle taken down.

And if a Mariner, in time of loosing and lading, labour not with the rest of the Company, but goes idle and absents himself, he shall pay a fine to the rest, *pro rata*, at the Masters discretion. (g)

At least, the half of the Kippage or Company ought in a strange Country, Port, or Road to stay aboard: And the rest, who go a-land, albeit with licence, should keep Sobriety, and abstain from suspected Places, or else should be punished in Body and Purse, like as he who absents himself when the Ship is ready to Sail. (h)

Yea, if he give out himself for worthier than he is in his Calling, he shall lose his hire, half to the Admiral, and the other half to the Master: (i) But this especially ought to be executed against an unworthy Pilot. (k) The Mariner also forfeits his hire, if the Ship break in any part, and he help not with all his diligence to save the Goods. (l)

If it chance any otherwise than well to the Master, the Mariners are then holden to bring back the Ship to the Port from whence she was fraughted, without delay, (m) except it be otherwise Provided.

A Mariner may carry as much meat forth of the Ship as he may eat at a meal, but no drink. (n)

A Mariner may either keep his Portage in his own hand, or put forth the same for freight: And yet should not the Ship stay upon the preparation for his Portage. (o) So that in case the Ship be fully laden before the Goods for his Portage be brought in, he shall have the just freight of so much Goods. (p)

If a Ship pass further than the Mariner was hired, his hire should be accordingly augmented; except he be hired, as the French man speaks, *à mareages, mais non à deniers*.

(a) Oleron, &
il consolato.

(b) *Il consolato.*
cap. 160.

(c) Denmark.

(d) Oleron.

(e) Eodem.

(f) Denmark,
Oleron.

(g) Denmark.

(h) Denmark.

(i) Eodem.

(k) Eodem.

(l) Oleron.

(m) Eodem.

(n) Eodem.

(o) Eodem.

(p) *Il consolato.*

(q) *Oleron.* deniers. (q) If a Mariner run away with his hire undeserved, he deserves the Gal-
 (r) *Denmark,* lows. (r)
 & *Oleron.*

If a Mariner be hired for a simple Mariner, and afterward in the Voyage, finds hiring to be a Pilot or a Master, he may pass with provision to render his former hire: Even so is it, if he marry. (s)

Mariners are not only holden to loose and deliver Goods over-board; but also if no Porters nor Carriers be in those parts, to carry the same themselves for such hire as other workmen should have had therefore. (t)

(t) *Il consolato del mare.*

If it happen a Ship to be prized for Debt, or otherwise to be forfeited, yet should the Mariners hire be paid; and if she prosper, to receive their pay in the same Money that the freight is paid with. (u)

(u) *Eodem.*

(x) *Oleron.*

*Denmark, Kin-
sor.*

(y) *Bald. in l. certi juris. loc.*

(z) *L. nemo de reg. jur. & l. perumq; de in jus voc.*

Lastly, a Mariner should neither be arrested, nor taken forth of a Ship making to Sail, for any Debt, but only his hire, and as much other Goods as he hath in the Ship arrested therefore, according to the quantity of the Debt, and the Master to be answerable for all: (x) Because the Ship is compared to a Man's dwelling house; (y) and by the Civil Law, a Mans dwelling house is his most sure refuge (z) except for a sworn Debt, or a Penalty to the King through some Crime.

CHAP. XII.

Of the Clerk of the Ship.

IN Ships of great bulk and burden, a Clerk is most needful: Who being put in by Men of chief Power, and Sworn solemnly before some Judge, as the use is in *Italy*, (or at least before Owners and Mariners) that he shall write nothing but the truth, nor leave ought unwritten; being, I say, so constitute, neither Merchant nor Mariner may put in nor take out any thing of the Ship without his knowledge. So that whatsoever Goods or other thing shall happen through storm or otherwise to be cast, stollen, or spoyled, that hath not been presented or shewn to the Clerk, it shall no way be up-set by Contribution, or any search made therefore. And if it come safe to Land, the Skipper may take what Freight he likes therefore. Also the Clerk may take of that which is delivered to him, and sell thereof for the Ships need, but must satisfy the Owner thereof: For he must be always countable of his Receipts: (a) But howsoever he do, he may neither take in, nor give forth Goods by night, but in day light. (b) *Vide Statuta Ang.*

(a) *Il consolato.*
 (b) *L'Admiral de France.*

CHAP. XIII.

Of a Pilot or Steersman.

IF a Master hire a Steersman, not only for to guide his Ship in through shoals, or other dangers at a time only, but also for a whole Voyage, and to be ready therefore against a certain day, and he fail to keep that day, he shall not only pay Master and Merchants damage or stay, but also the Freight that is lost thereby; except sickness, or some very lawful excuse qualify it. (a)

(a) *Oleron & arg. l. ult. ad l. Rhod.*

A Steersman, after the time he hath brought the Ship in sure harbour, is no further bound

bound or liable; for then should the Master see to her Bed and her Lying, and bear all the rest of the burden, charge, and danger: So that if before she come into the Port or some safety, either she or Goods perish or be spoiled, the Pilot makes good the same: Yea, if his Fault or Ignorance be so gross, that the Company sees any manifest and present wrack to all thereby, then may they lead him to the Hatches and strike off his Head. [b] Yea, if without any seen danger, certain of the skilfullest Mariners deem that he is not so skilful, as he set himself forth to be, then shall he both lose his hire, and double the same to the Admiral and Master, or else pass thrice under the Ships keil. [c]

[b] Oleron & il consolat.

[c] Denmark.

C H A P. XIV.

Of Money lent to Sea, called Nauticum fœnus.

GREAT is the difference, or at least should be, betwixt Money lent, amongst men, to use on Land, and that Money which is lent to Sea; for this Money is called *pecunia Trajectitia*, because that upon the hazard of the lender it is carried over Sea. So that if the Ship perish, or that all be spoiled, the Money loses to the lender. [a] But on the contrary, Money on Land is delivered on the Peril of the borrower: So that the profit of this is the price of the only simple loan; therefore generally called *usura*: But the profit of the other loan is called, *usura maritima*, or *fœnus nauticum*, which is not the price of the loan, but of the hazard and danger which the lender takes upon him during the loan: [b] Which is understood to be a certain day or Voyage, or whatever of time agreed upon. And therefore if the Money miscarry, either before the Voyage begun, or after the term appointed for the full loan; then the Peril appertains to the borrower thereof, and not to the lender: [c] I mean of Perils proceeding from Storms, Violence, Spoil, or such like occasions, which cannot be eschewed by any diligence of the borrower; and therefore in case the borrower imploy the lent Money upon lawful Goods, or that by his defrauding of the due Customs the same be confiscate, the lender is freed of such hazards. [d] It is also to be noted, that Money lent upon the Sea without hazard, and yet with security, should pay no profit, suppose it were Unbooked in the Clerks Book with the profit; contrary to that which is lent on Land: [e] So that albeit Money be lent within the Ship during the Voyage, to the need of the Company; and if, before the day appointed for the rendring, Shipwrack or Spoil happen, then should the loss come in contribution between them; [f] because if that Money had been lying by the lender still unlent, it had been in common danger of Shipwrack or Spoil with the rest. But if the time appointed were past with the hazards aforesaid, then shall the borrower repay the borrowed Money free from all contribution. [g]

[a] L. 1. de fœn. naut.

[b] L. periculi. cod.

[c] Vide passim dd. ll. de fœn. naut. & dd. ll. naval. Rhod.

[d] Vide l. 3. C. de fœn. naut.

[e] Art. 15. & 16. Leg. naval.

[f] Art. 17. cod.

[g] D. art. 7.

[h] Art. 18. cod.

Further, in case the borrower deteines any such lent Money, as is aforesaid, beyond the term appointed for the repaying, he shall at his return not only pay the profit agreed upon before the Voyage, but also augment the same according to the greater time, and yet shall not pay the profit of that first condition, but only after the common rate. [h]

C H A P. XV.

Of the Out-traders, or Out-riggers, Furnishers, Hirers, and of the Owners of Ships, and of Actions for, and against, them.

IT is not only permitted to him, who contracts with the Master of a Ship, or that hath any other Action or claim against him, as Master of the Ship, to pursue him; but also the Out-trader, Setter, or Exercitor thereof, as him who placed the Master; and therefore ought to make good the Masters Deed and Fact. [a] This Out-trader we take to be him to whom

[a] *Parag. exercitor. just. de ob. ex quasi delict. T. T. naut. caup.*

[b] *Eod. ibid.*

[c] *D. l. 1, 2,*

§ 3. cod.

[d] *L. 4. in prin. cod.*

the Commodity of the Ship [b] redounds; so that he may lay his Action upon any of them; *Ne in plures adversarios distrahatur qui cum uno tantum contraxit.* [c]

But the rest of the Owners or Out-traders shall relieve this man *pro rata*, of their portions; except the handling of the Ship be so severally divided amongst them: Or that the Master have not his Power and Commission of them all: [d] Or that the Master have obliged himself beyond his Commission; as if he have taken up Money to mend the Ship, when as she needs it not: Or that he have no Commission at all; in which case the lender hath to blame his own folly: For by the common rule of Law, men should know well the Persons and their Conditions,

[e] *D. l. 1, § 1.*

qui cum alio de reg. jur.

[f] *L. ult. de exur. act.*

[g] *Per Linterdum cum seq. Qui potior in pig.*

with whom they have to bargain. [e] And yet in case evident need be of mending, and Money be lent thereto; suppose the Master should spend it otherwise, yet ought the Out-trader to satisfy the Creditor. [f] But above all, that Money which is lent for Victuals to the Ships Company, should be repayed, as preferred before all other sort of Debts. [g] But a Merchant contracting with a Mariner, that is not a Master, shall have no Action against the Out-trader, except for a fault done by the Mariner, especially, if he hath been hired and put in by the Out-trader.

Again, albeit by the Common-Law of the Sea, the Out-traders may not pursue Persons obliged to the Skipper, yet are they permitted to pursue upon the Masters contract, as they had been Contractors principal; [h] because in such dealings he sustains the Out-traders person: And because of the great Common-wealth that is procured by this kind of Traffick, [i] worthily such priviledges to the Out-traders and Exercers of Shipping are granted. And yet is not the Master always bound to satisfy all counts to the Out-traders: Especially, in case it happen some Passengers to be *Non solvendo*, the Master is not holden to pay for them, because it becomes not the Master, in the acceptance of Passengers, to search out so narrowly their Means and Ability. [k]

[h] *L. 2. sect. 6. d. l. Rhod.*

[i] *Oleron.*

And again, the Out-trader is not holden always to answer for the Masters sloath, but for his own self. [l]

CHAP. XVI.

Of sundry Partners of Ships, and their discords.

Moreover, concerning the Owners of the Ship, in case they cannot agree amongst themselves to remain in Partnership; seeing by the Law they cannot be constrained thereunto: [a] Yea, not albeit a Paction had been made, never to funder; [b] then is there many considerations required in their sundring. And First, if their common Ship or Cray be put in building; or that she be but presently bought: In these cases it is thought convenient, that she shall be employed one Voyage, First, upon the common Out-trade and hazard, before any of these Partners be heard to funder and discharge their part. And after that, if they cannot agree, he who desires to be free should offer to the rest, and set his part on such a price as he will either hold or sell, which if he will not do, and yet refuses to Out-trade with the rest, then may the rest rig forth the Ship at their own charges, and also upon the hazard of the wilful refuser, so far as his part extends, without any count to him of any deal or part of profit at her return: [c] But they must be bound to him to bring her home safe, or the value of his part.

[a] *L. fin. C. pro. socio. & pass. inst. & D. eod.*
[b] *L. in hoc parag. si conveniat pro socio.*

[c] *Denmark. cum illic seq.*

And justly; because that as Ships were invented in common for the use of all men, even of them which dwell in the Mountains, as on the Coasts of the Sea: [d] So were they ordained and builded for sayling, and not to lie idle and unoccupied. [e] But if the persons, who have most part of the Ship, refuse to abide in Partnership with him who hath a small part, that neither he can sell his part at that price, without great loss, nor yet is able for poverty to attain to their parts, then are they all bound to put the Ship to an Appraisalment. [f] Otherwise the scoff, which *Cassellius*, a Roman Lawyer, used against two wilful Partners of a Ship, may also be used against such: That is to say, while they asked him by what way they might divide and part their Ship, *Cassellius* answered; If ye divide her, then neither of you shall have her. [g]

[d] *L. arboribus parag. naves de usufr.*
[e] *Glossa in i. si naves. & juris. in l. utiq; para. culpa de rei. undic. & l. arborib. parag. naves de usufr.*

[f] *Consolato. [g] Macrobius lib. 2. c. 6.*

And if for lack and want of Buyers in that place, the Poor Partner can neither eschew the oppression of the Richer, nor yet the Rich satisfy the Poor-man, perchance also wilful; then may the Judge ordinary deal and decree in this case, as he may *In omnibus aliis bonæ fidei actionibus*: That is to say, consider all the circumstances of the Persons, their motions, the matter of their debate, with all the merits thereof, and make up a full consideration of all together, that every man may obtain and receive his own due right. [h]

[h] *Secundum citata, & Secundum l. bona fid. Deposit.*

CHAP. XVII.

Of casting of Goods in a Voyage, and the like; and of Contribution to be made therefore.

Concerning Contribution or Scot and Lot, as we speak, it is ordinary: And First, it is practised upon Ships so stormestead, that for relief of Lives and Goods, casting of Goods must be made: In that case the Master shall consult with the Mariners: Who if they consent not, and yet the storm and danger continue, then may the Master cast some Goods notwithstanding

ing

[a] Oleron.
[b] Il consolato.

[c] Art. 39. Il
naval. select.

[d] Oleron.

[e] L. 1. § 2.
ad l. Rhod.

[f] D. 1.2. §
Oleron.

[g] Eod.

[h] D. 1. 2.

[i] L. 17. § c.
130 actor. Jac.

[k] Arg. l. Unie.
C. ne quid oner.

[l] Per. l. si fide.
jussor. D. qui

satisd. cog.

[m] D. 1.2. § 1.
navis eod.

[n] L. amisse.
eod. § Oleron.

[o] D. 1. § 1.
conf. del. mar.

[p] Per. l. con-
sensu. C. de re-

pud. § 1. quo-
ries C. de nau-

frag. § c.
veniens. Extr.

de testib. § c. 2.
de probat.

[q] Il consolato
del mar.

ing: [a] But if the Merchant be present, let him begin to cast, [b] and next the Mariners: But if the Mariner keep back any part that should be cast, to his own use, he shall render the double. [c]

But when afterward the Master shall come to Land, he must, with the most part his Company, swear, that he did cast Goods for no other cause but for the safety of Ship, Goods, and Lives. [d] Secondly, when Goods are cast, they shall be upset and compensated by a Contribution of Ship, and such Goods as are safe thereby: [e] And not only of Goods paying freight and burdensome, but of Cloathing, Money, Jewels, and such like, [f] which are not weighty.

For it is most righteous, that the loss be common to all things which are safe thereby. [g] Except things born upon a mans Body, Victuals and such like, put in Ship to be suspended, and therefore should not Scot and Lot with other Goods: In-
somuch, that when they become scant and wanting, each man is bound to commu-
nicate the same one to other. [h]

But here it may be asked, whether yet should all kind of cast Goods be upset and made good by Contribution? As for example, the Goods transported above the over-
lap, and Goods forbidden to be Transported. [i] Sure, if such Goods happen to be the cause of any scath and danger, the Master, who received the same within his Ship, shall bear the loss, and also be criminally pursued therefore. [k]

But if Goods unadvisedly, without consent of the Owner thereof, be cast out, on the sudden; then may he himself upon his conscience esteem his own Goods to the just worth; because the Company hath that way by the rash dealing lost the privi-
ledge they had to estimate that Goods. [l]

In like manner the Ship-gear and Apparel, wracked by storm, imports no more Contribution, than if a Work-man break or spoil his Work-tools or Instruments in his ordinary work, [m] except in the avoiding of a danger, as the helving the Mast over-board, [n] or the slipping of a Tow-anchor, or Boat upon just fear, or at the desire of the Merchants. [o] But that should be always proved by the Oath of the Ship-men: For concerning all Facts within House or Ship, credit must be given to the Domesticks and Company familiar. [p] Also if Goods be put in with-
out the Master and Clerks knowledge; if they be cast, they shall have no Contri-
bution. [q]

CHAP. XVIII.

Of Contribution for Pirats.

IF Ship or Goods be redeemed from a Pirat, Contribution shall be made there-
fore by all; because the Redemption is made for the safety of all. But if the Pirat be once Master of all, and yet take but some special Goods, whe-
ther from Ship or Merchant, and not as a contentation for the sparing of the rest, it should appear in this case, that seeing the remnant is not safe hereby, but freely spared, that no Contribution should be made for the taken Goods. For oftentimes Pirats take but things at their pleasure, and not of mind to spoil. [a] Yet now adays because this chance, of taking at pleasure, con-
cerns (in common judgment) the rest of the Goods, as subject to that same plea-
sure of the Pirat; therefore should it be also in common upset by all, to whom that chance is common.

[a] Vide latè.
l. 2. ad l.
Rhod.

CHAP. XIX.

Of Contribution for spoiled and spilt Goods.

IF through the losing of any cast Goods, or upon any needful occasion, the remaining Goods be spoiled either with wet, or otherways; a Contribution shall be made, proportionable for so much as they are made worfe. (a)

(a) *Vide l. i. vis 4. ad l. Rhod.*

CHAP. XX.

Of Contribution for lightning and disburdening of Ships for their easier entry into the Port, and for other chances.

IF it be needful to lighten a Ship of burden, for her easier entry to Port or Chanel, the two parts of the loss fall upon the Goods, and the third part on the Ship; except that the Ship surpasse in worth the loading, or that the charge of Goods be not the cause of her inability to enter, but some bad quality proceeding of the Ship it self: (a) Or that otherways it be provided in the Charter-Party, that the Goods shall be fully delivered at the Port covenanted and appointed; for then condition makes Law: (b) In which case it is also to be observed, that if by occasion of lightning, the Goods which are put in the Boat or Lighter perish, the Ship and remaining Goods in Ship shall upset the same. But on the contrary, if the Ship and remaining Goods perish after the Lighter is once safe, no Contribution shall be set upon the Goods in the Lighter: Because the Rule is constant, that only then should Goods be liable to Contributions, when Ship and Goods come safe to Port. (c)

(a) *Oleron.*

(b) *L. i. verse quod convenit. depol.*

(c) *D. l. navis. § l. amisse ad l. Rhod.*

(d) *Oleron.*

(e) *Eod.*

Item, Contribution should be for the Pilots Fee, that is taken in to guide her into an unknown Port; (d) as also to raise the Ship off ground, when the fault is not in the Master. (e)

Even so if two Ships rush and cross one over another, and the Company swear their Innocency, as that it lay not in their power to stay the same, Contribution must be made for one equal upset of both their losses. (f) But not so, if one of them perish, because of that mishap, there can be no due proportion of the loss: For if it were otherwise, a malicious Skipper might of purpose set an old weak Ship against a strong Ship, in hope of some upset and recompence. And yet for redress of the lost Ship, an Action may be to the Owner against the negligent Master, or the Mariner who loosed her, or cut her Cable: (g) Which Action is called *Legis Aquilæ*, for damage and scath done. And therefore if such a chance befall in the day-light, by a Ship under sail against a Ship riding at Anchor, then the Master of that sayling Ship shall make good the damage or scath of the other, to the extremity: And the like shall be done, if in the night the riding Ship hold fire and light forth, or make any crying to forewarn the other. (h)

(f) *Eod. § l. quemadmodum. parag. si navis ad l. Aquil.*

(g) *D. l. quemadmodum. parag. si navis ad l. Aquil.*

(h) *Art. 3. 6. i l. naval. Rhod.*

It also pertains to this argument, if some sort of Goods, as Salt, or Corn, be
S laid

(i) *Inst. in pr.
quib. mod. re
contrab. ob. re.
l. 2. si cert.
peti.*
(k) *Quod conve-
nit de verb. ob.*

(l) *Vide l. in
mergite.*

laid on heap by divers Partners, into a Ship without distinction, and that the Master deliver to any of them their due measure, and before the rest receive their measures, the remaining Salt or Corn washes or loses, he that had the good luck to be first served, enjoys it fully without any Contribution to the rest of the Partners: (i) Because when his Goods was put into the Ship, it was delivered to the Master, *tangquam in creditum*; and so he is become Owner, as of lent Money: Which men are not holden to render in the self-same pieces, but in value or such like Coin; (k) except there be some other condition past before: Which in all affairs maketh Law. Neither can this be imputed for any fault to the Master, because of necessity he behoveth to make delivery to one, first, before another. (l)

CHAP. XXI.

Of the common manner of Contribution, and Execution thereof.

IN setting of Contribution or Rates, things must be estimate in manner following.

First, The Goods cast, spoiled, or rest; to the price they cost, if their chances did happen before mid-Voyage: But if after the mid-Voyage, then to the price the rest of the same Goods attain to at the Market; because there is here a consideration rather of loss and scath than of any gain. (a) And because damage and loss should be drawn as it were in streight, and gain and vantage spread forth and extend, according to *Harmenopolus* sentence; spoiled and lost Goods should be set to the common worth, and not after mens affections: (b) Except only in Goods unadvisedly cast: Wherein for the correction of the rashness of the Casters (as who thereby appear to have admitted their own priviledge) the estimation of the Goods is permitted to the conscience of the Merchant or Owner thereof (c) *Vide supra cap. 17.*

Secondly, Concerning the Persons whose losses are under Contribution, he should first deal with the Master to retain all the same Goods on the bottom of the Ship in his keeping, until the rate be set and executed: (d) Or else may omit all other Persons, and pursue the Skipper *ex conducto*: Which also ceases, if the cast Goods be found again. (e)

Lastly, Concerning the Master of the Ship his priviledge, it is not only upon the detainue, and keeping of the Goods and Geere brought within his Ship, which are thought as by a privy Band to be obliged, and given him in pledge for the freight, by common consent of Lawyers, but also for the due and timely satisfaction of such Contributions; because the imposed Taxation, as likewise the freight, is thought to stick firmly to the said Goods: And therefore the Master may hold his hand thereon, until satisfaction be made, (f) albeit that commonly the withholding of other mens Goods be not allowed. (g)

C H A P. XXII.

Of Priviledged Ships.

SHIPS or Boats, serving the Country or the Prince, have great Prerogatives. For first, they go free from all Imposts, Customs, and Arrestments, (a) not only in forth-going, but also in their return, according to *Frederick* the Emperor his constitution. (b) Yet if a Skipper serving the Prince or Country, wilfully falls on coasts and by-courtes where he should not, to their hurt and hinderance, he merits death: (c) And the Commanders or Officers in chief parts, who wittingly suffer such Skippers to lye and slugger, incur a forfeiture of all their Goods. (d)

And if any man shall force the Skipper, of these or any other Ships, to take in more than his just charge, not only should he upset all hurt and loss, but also be publickly punished. (e)

And as these are the conditions of Ships serving the Prince; so is it to be known, that all sorts of Ships are subject to this service, upon command: (f) Otherwise in case they refuse, their Ships shall be confiscate, except they report a Testimony from the Admiral of very lawful excuse. (g)

Yea, further is to be noted, that Masters of Ships and Ferriers, once so professed, are bound to serve as well Subjects in common, as the Prince; (h) except they have left the trade, or be under a safe conduct, or have taken in more than they can well carry a Ship-board. (i)

And this is a common priviledge to all sorts of loaded and burdened Ships to have the nearest place to the Shoar for their discharge and unloading; and therefore the Ships lightened to give them place. (k)

Lastly, Even the Persons who Build, Purchase, or Dress Ships expressly for a Common-wealth to their Country, are accounted amongst the priviledged: (l) Yea the frequenters of sayling are also priviledged in all Courts. (m)

(a) L. 1. de navicular. lib. 11.

(b) Auth. ne filius pro patre.

(c) L. 3. de navicular. C. lib. 11.

(d) L. ult. eod.

(e) Art. 49. II. selectar. naval.

(f) Vide cap. d. navib. non excusand. C.

(g) De offic. adm. Ang.

(h) Albericus ad cap. naut. caup. § in l. unic. furt. ad ver. naut. caup.

(i) Bart. & Bald. in d. l. unic.

(j) Bart. & Bald. in d. l. unic.

(k) Wisbie c. 10.

(l) Qui navium de privileg. creditorum.

(m) C. Innocentius. de for. comp.

C H A P. XXIII.

Concerning Shipwrack.

STrangers incurring Shipwrack in *Scotland* should have the same favour of us, that we use to receive of them in the like case; (a) so that no confiscation should be used against them, except they use to do so to us, or that they be very Pirates, or Enemies to Christianity: (b) Otherwise, who steals any such miserable Goods, shall pay four-fold to the Owner, if he be pursued within a year and a day; (c) and as much to the Prince or his Admiral: Yea, the only stealing of a nail, or the worth thereof, maketh the Thief guilty of all, to the rendring of all the remaining Goods. (d)

Yea, by the Emperor *Antonius* his Ordinance, this Thief or Robber of such Goods should be battoned, and banished for three years, if he be of any honest rank; but if he

(a) 138. A. G. Jacob. 1.

(b) L. 1. c. de naufrag. § Auth. naufrag.

(c) L. 1. in pr. de incend. ruin. l. in eum cum Auth. seq. de furt.

(d) L. 3. in fin. de incend. ru. naufrag.

he be base of Condition, should be sent scourged to the Gallies, or Metal-Mines. (e)

(e) L. Pedius 4. cod.

And if any man should be so cruelly Wicked, as to hinder the Ship-broken men from help in danger, he shall be recounted for a Murtherer. (f)

(f) Arg. l. Saccularii de extraord. crim.

* Gaius l. 5. de rer. divis.

(g) Tom. 1. re-gist. Scot.

(h) Per d. org. l. Saccularii.

(i) Per l. 10. de incend. ruin. naufr.

(k) L. ne piscatores cod.

(l) L. ne quid cod. 8. aurb. naufragia. C. de furt.

(m) M. Cod. Theodo.

(n) L. si quis. C. de naufrag. lib. 11.

(o) Vide l. de Submersis. cod.

(p) Art. 37. leg. naval. Rhod.

(q) Art. 40. cod.

(r) Art. 39. cod.

(s) Art. 37. cod.

And therefore may no man hinder Ships from forth-laying of Tews and Anchors upon Land: * As was decided betwixt Couper and Seagy, Anno 1498, mense Julii. (g)

In like manner, if any man should be so accursed as to hold forth a Lanthorn in the night, of intention to draw on Ships to danger, in place of good Port, or Harbour or safe Road, that Wicked Person should be punished to the death. (b)

Yea, though no harm happen, yet may the Admiral punish him at his pleasure. (i) And therefore even Fishers are forbidden to Fish with light in the night, lest that Sailers thereby be deceived with the false shew of an Harbour. (k)

But for the better eschuing of these cruel evils, Hadrian the Emperor Ordained, that all men having possessions on the coasts should attend carefully upon such chances; otherwise, to be answerable for all things missing by stealth or robbery. (l)

Item, If no man in due time claim such a wrack, it fell of old to the Prince his Customers, according to that of Hermogenes and Fortunatianus, (m) *Naufragia ad Publicanos pertinent*; but now adays to the Admiral, by the Princes Grant.

But concerning the Action for Shipwrack, it should be intended within a year and a day, (n) and sped by the Judge within two years. (o)

Where it is to be marked, that if the Ship only perish and the Goods are safe, in that case the Goods shall pay the fifth or the tenth Penny, according to the ease or difficult winning and saving of the said Goods; (p) for Gold, Silk, Silver, and such like things of easie Transportation, should pay less than Goods of greater weight and difficult Transporting, as being in greater hazard: (q) Except the Skipper carry in his Ship to a Port or part where he should not, nor the Merchant would not; for then is the Merchant free of all the Skippers loss, (r) and no way should upset the spoiled or broken Ship. (s)

But in cases of wrack, the Laws of England are also to be seen: As, *Westm. 1. 3. E. 1. vid. Prærog. Regis 12.*

C H A P. XXIV.

Of things found upon the Sea, or within the Floud-mark.

SHips, Goods or Geare, or whatsoever other things found within the Sea or Floud thereof, are of three sorts: As, either found on the stream floating, and then are called Floatson: Or found on the Sea-bottom, and drawn up from the same by Doukers and other means; and then are called Lagon: Or found on Land, but within the Sea-Floud, as cast forth there by Storm and the Water; and then are called Jetson.

[a] Faber & alii inst. de rer. divis. sect. pen.

[b] Per l. Pomponius. parag. fin. de acquir. rer. dom.

[c] Faber. d. par. rag. pen.

Concerning Floatson and Jetson, whether things be cast up by Shipwrack, or else left as lost through casting in storms, the finders thereof, as some Lawyers think, [a] should do therewith as with other Goods found upon Land: That is, to Proclaim the same to be forth-coming to the just Owner; because the loser or tynner of such Goods remaineth still Owner and Proprietor thereof: [b] And if no man claim, the finder to keep it to himself, if he be Poor. [c] But according to the Old Rhodian Law, whether the finder be Rich or Poor, he may claim, or rather

ther retain the fifth part, for the safe keeping. [d] If a Douker find drowned Goods upon eight Cubits deep, he gains the third part; and if on fifteen Cubits, then he obtains the half; but upon one Cubit, only the tenth part. [e]

[d] Art. 43. & 46. ll. naval. Rhod.
[e] Dd. art.

Yet if the finder be Rich, and hath found Goods by chance, he should rather give it to the Church or Poor, as some say. [f]

[f] Auth. omnes peregrini communia de successionib.

But now adays this goeth far otherwise; first, because persons endued with the superiority or signiory of any part of the Sea Coast, do claim all or a part of these things, whether cast forth of Ships, or otherwise coming upon their Land [g] which otherwise before was allowed to the finder. [h]

[g] Oleron.
[h] Eodem.

Even so, when Ships or Boats were found on the Sea, or at the Coast thereof, without any living creature therein, and no man claiming the same for the space of a year and a day, then was the half allowed to the finder, and the remanent to the Prince, as a derelict: [i] But since the Erection and Constitution of Admirals, this kind of found Goods are diversly parted; for in France, the King draweth a third, the Admiral a third, and the finder a third. [k] And of Old, in England, although such things were divided betwixt the Admiral and the finder, [l] yet now they are left to the arbitrement of both Admirals in England and Scotland, to consider the finder or taker with a condigne portion, for his Travels, Charges, and hazard in all circumstances; [m] even with the half at least, according to that which Tryphonius sets down, concerning things found on Land. [n] Yet if the finder conceal such Goods, whether Anchors, Timber, Jewels, dead men with Money or Jewels about them, &c. he not only loseth his just part, but may be also fined at the will of the Admiral. [o] And thus far concerning things found by the labour and travels of men.

[i] Vide stat. regis Alex. Scot.
[k] L'Admiral de France.
[l] Vide de off. Adm. Angl.

[m] Per diplomata.
[n] L. si is qui. 63. in fin. de acq. rer. dom.

[o] L'Admiral de France & d. depl.
[p] Per dcl. diplo. & de off. Adm.

If Whales, great gross Fishes, Ships, or Boats without any living in them, by force of Wind and Waves only, be driven to any Coast or Land, then all and whole appertains to the Admiral: And so generally all casualties whatsoever. [p]

CH A P. XXV.

Of things taken upon Sea.

NOW followeth to treat of Goods taken upon Sea, which are of three sorts: For either they are taken from Pirates, and Sea Thieves; or from professed Enemies in lawful Warfare; or from such as not professing open War allows taking rest to be exercised against us. Which kind of taking is covered with the Title of Letters of Mark, called, *Jus represaliarum*.

And First, Touching that which is taken from Pirates, sith the Goods, which they have wrongfully taken from others, whether they be found in their own, or in their successors possession, are esteemed to be a just prey to any taker, so that account be made thereof to the Admiral: In case the taker find the Goods of his Country-man or Friend with the Pirat, he should make the same forth-coming to the just Owner claiming the same; his Cost, Charges, and hazard, being always considered and allowed; [a] so that if any man buy or redeem his Neighbours Ship from a Pirat or Enemy, he must receive the price thereof from the Owner. [b] But if no man claim the Goods taken from a Pirat, then should the same be delivered to the Admiral, who ought to consider the taker with his due part thereof.

[a] Per l. Pomponius de acq. rei dom.
[b] Per l. mulier. de cap. & post.

T

If

If a Ship or Goods be taken by a professed Enemy, who hath not brought it *In præsidia vel locum tutum*, for the making of a prescription, or a right, and afterward the same is taken back, and recovered by any Friend, and the just Owner claim the same, it ought to be restored to the Owner; for that by the Law, *Hujusmodi res non tam capta quam recepta intelligitur*. [c] But when such Goods become a just and lawful prize to the taker, then should the Admiral have a tenth part: For so of old the tenth part of lawful spoil was offered to God, in a manner; as we may learn by that which *Abraham*, returning from Victory over five Kings, offered to *Melchizedeck*: [d] and the remnant of the spoil should be proportionally divided amongst the takers, according to the Law of God, set down by *Moses*, [e] and practised by King *David*; [f] and yet not only amongst several Persons, according to every man his proved travel and hazard. [g] So that the Ship that sets no sail, fights not, nor hazards not with the rest, should have no part with the rest thereof. [h] Provided always, that first and foremost, the Prisoners, Captives, and taken Goods of preyes, be in due time presented to the Captain, to be disposed by the Admiral: So that if any man break bulk, meddle, or dispose of any of those Goods before, he may be punished, and the receiver or buyer Prisoned, until caution be found, that these Goods shall be forth-coming to the Admiral, and just Owner, according to a decision past betwixt the King of Scotland, and *Maubray*, Anno 1487. 17. Junii. [i]

If two foreign Nations be at War, and the one take a Ship from the other, and bring her into a Port or Road within the bounds of a neutral Nation, a like Friend to both, then may the Admiral of that neutral Nation ordain that Ship so taken and brought within the said bounds to be restored to her Owner; and the Persons Captives to their former liberty, even as if she had been brought back to her own Port and Country again. [k]

Besides that, generally in all cases, the Action and cause of Liberty, as privileged, should be favourably considered: [l] And it is the honourable practice of Princes, to make their Countries an *Asylum*, or Sanctuary, to all distressed strangers that be not Pirates.

Lastly, Concerning Letters of Mark, as we speak or *droit de Marque*, as Frenchmen term it, *sive jus represaliarum*, and Goods and things taken under that title upon Sea: Surely, as far as we may, we should press to keep Gods Law set down by *Moses*, [m] practised by King *Amasia*, [n] and confirmed by the Prophets: [o] That the Father should not be punished for the Son, nor the Son for the Father, but a difference to be always put betwixt the Guilty and the Innocent. Which thing moved Emperors to make Constitutions for the Repressing of represalies in certain respects. [p]

Notwithstanding, if our patience be so oppressed with the increase of Robberies, Spoils, and violence upon Sea, by men falsely professing Friends, in such sort that upon no supplications, intercession, nor other travels, the Princes of these wrongful Nations (who only can and should repress and redress) will do Justice, or neglect to do their Office; then because such a dealing imports a just cause of lawful Hostility and Warfare, I see not but that such a calamity may and ought to be repressed, at least by these Represalies and Letters of Mark; [q] especially sith that cause, in effect, resembles a War denounced without solemnities of Clarigation.

And therefore, both according to the Laws of England, Letters of Mark are allowable, and according to the Old Custom of Scotland; and the tenour of the Act of Parliament made by *James the First of Scotland*, [r] concerning Ship-wrack, to be followed for a rule to such cursed cases, that is to say, that other Nations should have the like favour of us, that they shew to us.

Now being agreed that Letters of Mark are lawful, as they are by Statutes, Customs, and Reason, especially upon a matter of great importance, and after a due

[c] Per d. l. Pomponius, § per l. in bello parag. si quis servum in pr. de capt. § post. [d] Gen. 14.

[e] Deut. 20. [f] 1. Reg. 30. [g] C. dicat. aliquis parag. 23. q. 5. c. jus militia. re dist. 1. [h] L. Admiral de France.

[i] Tom. I. c. 24. regist. Scot.

[k] Per l. post. liminum. parag. de cap. § postlim. [l] Per l. libertas dereg. jur.

[m] Deut. 24. 16. [n] 2. Reg. 14. 6. & 2. Cor. 15. 4. [o] Jer. 29. 3. Ezek. 18. 20. [p] Vide autem. imo. c. ne filius pro patre.

[q] Vide Bartol. latè de represal.

[r] C. 131. Affor.

due warning, intimation, and on requisition; so that it be done by the Prince, and solemnly: [s] Then what Goods happen to be taken by that means should be brought and presented as aforefaid before the Admiral; [t] that a just Inventory may be taken thereof for divers good respects.

[s] Per gloss. in c. episcopus 18. dist. 3. DD. in c. si contra. & Quæ in fraud.

c. 1. de milite vasallo qui contumax. [t] Per l. si quis in servitute. de furt. & l. ad prætor. parag. si debitorem. cred.

C H A P. XXVI.

Of Fishers, Fishing, and Traffickers therewith.

Albeit Hunting, Hawking, and Fishing, be of one kind, as subject to a like Law and Liberty, [a] because what wild Beast, Fowl, or Fish be once taken by any man, commonly it becometh his own proper by the the Laws of Nations; yet is there a difference betwixt these three: For, albeit Hunting and Hawking be almost every where lawful, yet Fishing is forbidden in other mens Ponds, Stanks, and Lakes, [b] as comparable with theft.

[a] L. 1. in fin. de acq. rer. dom. & parag. fere insti. de rer. divis.

[b] L. injuria-rius 13. parag. fin. in fine in- jur. Jacob. 3. act. 60. & Jacob. 5. p. 4. cap. 12.

Yea, now adays, in Rivers, and in parts of the Seas nearest to the possessions of men having grant and infeoffment from the King, may Fishing be forbidden, but no private man, without the grant of the Prince, upon any pretence, or allegation of long consuetude and prescription, may acquire the propriety of any such part of the Sea, as to prohibite others to Fish there also; [c] for such prescriptions only pertain to Princes.

[c] L. prescrip. de usu cap.

To return to the quality of Fishing; sith it is not only allowable to all sorts of Persons, [d] but also commendable, and always to be preferred to all other trades and Trafficks upon Sea, not only for necessities, but also for the great good and profit redounding thereby; all civill and vertuous Princes have diversly forth-shewn their care, for the entertaining and advancing thereof; as, by ordinances to build Ships and Boats to that purpose; [e] and by their wise appointing of certain only times for the Fishing, as namely, of Salmon, under pains not only of Fines but also of forfeitures, and of death, according to the manner of the offence, and contempt of their Decrees and Statutes. [f] Which Princes also (for the increase of Fishes) have, as it were with common consent, forbidden the making, setting and using of Crows, Yars, Dams, Fosses, Tramelets, Parkings, Dyking and Herry-waters, in any Waters [g] where the Sea ebbs and flows, under pain of confiscation of all the Goods of the Transgressors in Scotland. [h]

[d] C. 1. & 2. de cler. venar. & c. 1. in cleric. & mon.

[e] Vide stat. ant. Parl. Scot.

[f] Vide statu- ta. & consuet. & act. regum. Franc. Angl. & Scotie.

[g] Vide statut. Angl. & Scot. & l. Admir. de France.

[h] Fac. 6. Par. 6. c. 89.

[i] Fac. 1. p. 100. c. 11. Fac. 6. p. 7. c. 11.

[m] Fac. 3. p. 10. cap. 73.

Yea, albeit that any man were of old infested with keeping of Crwiffes, Wears, and Kiddles, &c. yet must he keep the Saturdays sloop: that is, to lift the same from Saturday at Afternoon till Monday; and also to make each Heck or Mesh of his Crwiffe three Inches wide, [i] except for taking of Smelts, Loches, and such like that will never be bigger: As also, for to set the same upon the Waters, that the mid-stream may have the just space of six foot wide, under the pain of Five Pound. [m] And thus far concerning the maintenance and increase of Fishes, by our Scottish Laws and Custom.

It followeth, to set down concerning the Fishers, their safety and priviledges Wherein it is provided, First, that all Ships sayling into the parts where Herring are taken, at lest during the taking thereof, shall let down sail after day-light past, let their

their Anchor fall, and keep watch with Lanthorn and light until day-light appear again, lest otherwise the poor Fishers should be over-run, or their Nets broken: [n] Denmark. Their pain in Denmark is death to the Transgressors: [n] And the Fishers are likewise forbidden to use light in their Fishing by night, lest they deceive saylers with the false shew of a Port. †

† Ulpian. in l.
ne piscatores de
incend. rui.
naufr.

[o] Vide L'Ad-
miral de
France.

[p] Vide For-
man his Re-
gister.

Likewise, lest any of the Fishers harm or hurt one another, it is diversly provided, as also concerning the right measure of their Nets in length and in breadth; [o] as may be seen by the Statutes of sundry Nations, *Vid. statuta Angliæ.*

And especially therefore it is agreed of long time sithence, by the Sea-Farers on the Forth of Scotland; [p] First, that no ground-draff or drag-net be set before March, nor upon deeper Water than fourteen fathom.

Item, That none shall lye to their Neighbours when he shall be asked concerning the length and depth of his Tew, when he is in driving: neither yet wittingly and wilfully to suffer his Tews and Nets to slit, and run over one another, under the pain of ten pound for every transgression of the premised Articles.

Item, Above all, that from the Sun-set on Sunday, no man lay nor hale Nets or great Lines, or exercise any labour under the aforesaid pain.

Item, For the further encouraging of Fishers in the West and North Isles of Scotland, there is a Statute that no other Customs be sought of the Fishers in the said Isles, but only the Kings Customs, under the pains due to manifest oppressors against them who exact the same. [q]

[q] Mar. p. 6. c.
34.

Lastly, Concerning Fishers, and Traffickers with Fishes, it is ordained, that not only all Fish slain and taken neer to the Coast of Scotland be brought and presented to the Market places where the takers or slayers thereof dwell: [r] But also

[r] Facob. 3. p.
9. c. 98.

all Fishes taken in the North or West Isles or Firths, to be brought directly to the Towns where the Fishers dwell (that the need of the Country may be first served) [s] and presented to the Market places: From which none may carry them

[s] Fac. 6. p. 4.
c. 60.

away to pack and peil, but only betwixt the hours of eleven and two in the afternoon, under the pain of Confiscation. In which Markets it is lawful to the

[t] Fac. 5. p. 7.
c. 98.

[u] Fac. 6. p. 4.
c. 60.

[x] Fac. 6. p. 6.
c. 86.

[y] Fac. 3. p. 4.
c. 57.

Fac. 6. p. 4. c.
147.

[z] Fac. 3. p. 10.
c. 276.

[a] Fac. 3. p. 10.
c. 76.

[b] Fac. 3. p. 14.
c. 100.

Provost and Bayliffs to set down prices, and to compel the packer and peiler to sell again for the need of the Lieges. [t] Which being done, they may transport the remainder where they please. [u] And in case they contemn, then their Fishes to be escheate, two parts to the King, and the third to the Magistrate. [x]

Likewise, concerning the barrelling of Fishes, it is ordained, that the Measures prescribed of old shall be kept: *Videlicet*, each barrel of Herring, or of white Fish, to be of twelve Gallons; [y] and the Barrel of Salmon, of fourteen Gallons, according to the Measure of *Hamburgh*, [z] under the pains of escheating thereof from the Packer, and of five pound to be lifted from the Couper. [a] And therefore Hoop-Irons to be made in each Town for the trial and gaging thereof. [b] *Vid. statuta Angliæ. Tit. of Fishing; in the Abridgements.*

C H A P. XXVII.

Of the Community and Propriety of the Seas.

HAVING of late seen and perused a very Learned, but a subtle Treatise, (*incerto Authore*) intituled *Mare liberum*, containing in effect a plain Proclamation of a Liberty common for all of all Nations to Fish indifferently on all kind of Seas, and consequently, a turning of undoubted Proprieties to a Community; as the Fifth Chapter thereof at large discovers, (wherein the unknown Author protesteth, that he may for his Warrant use the Authority and Words of such Old Writers, as have been esteemed most mighty in the understanding and judging upon the natural Condition of things here below) and the Discourse being covered with the maintenance of a liberty to sail to the Indians, I thought always expedient by occasion of this argument of Fishing contained in my former Title, by Gods Grace, to occur thereunto, as manifestly direct, at least (in my weak sight) tending to the prejudice of my most worthy Prince and his Subjects; and that not only by Arguments derived from the first Verity of the nature of things, but also from his own Proofs, Warrants, and their Authors.

And yet before I go any further, I cannot pass the Author his ridiculous pretence, in both Epistle and beginning of his Discourse; as for a liberty only to sail on Seas: A thing far off from all controversie, at least upon the Ocean; especially, since passage upon Land, through all Regions Christian, is this day so indifferently permitted to all of all Nations, even to Turks, Jews, Pagans, not being professed Enemies; and therefore much less to be restrained on Sea in all respects. So that I cannot but perswade both my self, and other Loyal Subjects, that the said pretence is but a very pretence: And so much the more to be suspected as a drift against our undoubted right and propriety of Fishing on this side the Seas.

Now remembering the first ground, whereby the Author would make *Mare liberum*, to be a position fortified by the opinions and sayings of some old Poets, Orators, Philosophers, and (wrested) Jurisconsults, that Land and Sea, by the first condition of Nature, hath been, and should be Common to all, and Proper to none: Against this I mind to use no other reason, but a simple and orderly reciting of the words of the Holy Spirit, concerning that first condition natural of Land and Sea from the very beginning; at which time, God having made, and so carefully toward man disposed the four Elements, two to swim above his head, and two to lye under his feet: That is to say, the Earth and Water, both wonderfully for that effect ordered to the up-making of one and a perfect Globe, for their more mutual service to mans use: According to this, immediately after the Creation, God saith no man, (a) *Subdue the Earth*, (a) *Gen. 1.28.* and rule over the Fish; which could not be, but by a subduing of the Waters also.

And again, after the Flood, God saith, *Replenish the Earth*: (b) and for the better (b) *Eod.c.9.v.1.* performance hereof, God, in his Justice against the building of *Babylon*, scattered mankind over all the face of the Earth; (c) therefore is it that *Moses* saith, (d) *These* (c) *Eod.c.11.v.* are the Isles of the Nations divided in their Lands. So that hereby is evident that things (d) *Eod.c.10.v.* here done are not so naturally too common; sith God the Author of Nature is also as well Author of the Division, as of the Composition: And yet howsoever, in his justice as is said, yet in his mercy also and indulgent care for the welfare and peace of mankind. For those are sentences both vulgar and sure, set down by the Roman Jurisconsults, (e) *Communio parit discordiam. Quod communiter possidentur, vitio naturali* (e) *Ulp l. qui neque. de reb. cor. qui sub tutel.* negligitur. *Habet communio rerum gerendarum difficultatem.* (f) (f) *L. pater. parag. dulcissimi de leg. 2.*

Afterward, the Earth, by the infinite multiplication of mankind, being largely replenished

plenished, and therefore of necessity thus divided, and things upon the Earth not sufficient for the necessities and desires of man in every Region, followed of force the use of trading upon the Seas; not only for the ruling of the Fish therein, according to the Commandment given by the Creator at the beginning, but also for transporting of things necessary for the use of man. For the which, and other causes abovementioned, the Waters became divisible, and requiring a partition in like manner with the Earth; according to that of Baldus: *Videmus, de jure gentium, in Mare esse regna distincta, sicut in terra arida.* (g)

(g) *Ad legem. de rer. divis.*

And thus far have we learned, concerning the Community and Propriety of Land and Sea, by him who is the great Creator and Author of all; and therefore of greater Authority and understanding than all the Grecian and Roman Writers, Poets, Orators, Philosophers, and Jurisconsults, howsoever famous: Whom the Author of *Mare liberum* protests he may use and lean to without offence.

(g) 1. *Officior.*

Now, sith the weakness of this his first and principal ground doth this way appear; let any man judge upon the truth of that which Cicero (his man) sets down, (g) *Sunt privata natura nulla*; and likewise of all other his Authors their opinions, for the fortification of an original Community of things.

It followeth to examine the chief Warrants of *Mare liberum*; and to consider, how far they may bear forth to a common liberty for Fishing on all Seas indifferently.

(h) *Pagina 25.*

(i) *L. injuriarum. parag. ult. & parag. si quis de injur.*

The Author cites *Ulpian*, a renowned Jurisconsult indeed, and *Martian* their sentences, alledging (h) that *Ulpian* should say, (i) *Ante aedes meas aut prætorium ut piscari aliquem prohibeam, usurpatum quidem est, sed nullo jure, adeo ut contempta ea usurpatione, injuriarum agere potest. sc. prohibitus.* That is to say, if I should forbid any man to Fish before my House, he may mis-know such an usurpation, and intend action of injury against me for a wrongful staying him from Fishing there.

(k) *D. parag. si quis.*

(l) *L. 4. de rer. divis.*

But as I read, (k) *Ulpian* his words are thus, *Sunt qui putant injuriarum me agere posse*: That is, there are men who think I may intend action, &c. It is true also, that *Martian* saith, *Nemo ad littus piscandi causa accedere prohibetur.* (l) And yet neither of these two Jurisconsults pronounceth absolutely in these cases, but upon another higher Warrant: And therefore *Ulpian* adds, *Sæpissime rescriptum est nec piscari, &c. prohibere posse.* (m) That is, it is by writ most often answered, &c. Which *Martian* expounds most clearly, when he saith, *Nemo igitur ad littus maris piscandi causa accedere prohibetur*; and subjoyns his Warrant, *Idque Divus Pius piscatoribus Formianis rescripsit*: (n) That is, No man is forbidden to come to the Sea-side and Fish; as the Emperor *Divus Pius* did write to the Fishers of *Formian*. So that you see the Emperors to have been Warrants to these Lawyers, and their written Opinions, concerning the Voyage of the Sea.

(m) *D. parag. si quis in fin.*

(n) *D. l. 4. de rer. divis.*

Now, to pass the Propriety which hereby we see these Emperors did claim on the Seas, I ask first, To whom did the Emperors write such resolutions? Was it not to the professed Subjects of their own Empire? And what? Even the usage of the Seas, and Coasts of their Empire, to be indifferently common to every one of their own Subjects: And how? *Jure gentium*; that is, according to the Law kept by all other Nations, to every one of their own Nation in like cases.

(o) *L. quod in litore. de acq. rer. dom.*

(p) *L. quamvis. de acq. rer. dom.*

(q) *L. prohibere. parag. quod et si Quod vi aut clam.*

Moreover, albeit these and other Roman Lawyers pronounce so, concerning the Community of the Sea-shoar, and Coast, that private men may build Houses within the Floud-mark, and appropriate them to themselves, according to that which *Neratius* writes, *Quod in litore quis ædificat, ejus fit*: (o) That is, what a man builds on Shoar, it becometh his own; yet upon this condition, *Tamen decretum Prætoris adhibendum est ut id facere liceat*, saith *Pomponius*: (p) That is, providing the Prætor his decree be interponed thereunto; or that the Prince give grant, as *Ulpian* writes; (q) *Vel ut princeps concedat.* As for the remnant of these sorts of Warrants alledg'd for *Mare liberum*, sith they sing all one Song for the common use to the People; and propriety to the Prince, if men will but only mark them; I need not stay further upon them. So that every man may see the use of the word *commune*, and the meaning

ing of *Jure gentium* among those Lawyers, whereupon this *Mare liberum* appears so to be founded that it cannot be shaken. For, *commune*, there is nothing else but *publicum, quasi populum*; signifying a thing common for the usage of any of one sort of people, and not for all of all Nations: According to that of *Modestinus*, *Roma communis patria est.* (r)

(r) L. Roma. ad municipal.

Neither yet doth that word, *Jure gentium*, mean any Law set down by common Consent of all Nations; but only notes the example of the Law, or custom of other Nations: As if they would say, the liberty of Fishing on our Seas, and of other doing there and at Shoar should be common to every one of the Roman Empire, like as the same is common to all of all other Nations on their Seas, and their Shoars.

Likewise, that of *Placentinus*, *Quod mare sit in nullius bonis, nisi solius Dei*: That is, GOD is the only Lord of the Sea; and so say we with King David, that the Land is also the Lords. (s) But that of *Faber* (t) *Mare esse in primævo jure quod omnia erant communia*, I need no otherwise to refute now, than I have done above already.

(s) Psalm.
(t) Ad parag. lit. eorum inst. de rer. divis.

And these are the Authors and Warrants, whereupon *Mare liberum* infers his Conclusion; *Demonstratum igitur nec populo, nec privato jus aliquod in mare competere posse, quum occupationem, nec natura, nec publici usus ratio permittat.* (u) Which, how it followeth upon the premises, let men judge; sith neither these his Authors make for him, neither yet the Reason inserted in the conclusion bears out; which is, *Quum occupationem nec natura, nec publici usus ratio permittat*: That is, neither nature, nor the common need, suffers the Sea to be acquired in property to any occupation.

(u) Pag. 28.

For answer, First concerning the nature of the Sea, as supposed impossibly occupable or acquirable: Is this so thought, because the Sea is not so solid, as is the Land, that men may trade thereon, as upon Land? Or that it is continually flowing to and fro? Surely, that lack of solidity, for man his trading thereon by foot, shall not hinder the solid possession of it, far less the occupation and acquiring, if we will give to the Sea, that which the Jurisconsults indulgently grant to the Land, which also cannot be denied. *Paulus* the Jurisconsult saith, (x) *Qui fundum possidere velit, non utique omnes glebas ejus circumambulet, sed sufficit quamlibet partem ejus introire, dum mente & cogitatione hac sit ut totum possidere velit usque ad terminum*: That is, it is not needful for him who would possess himself in any part of the Land, to go about and tread over the same; but it is sufficient to enter in upon any thereof, with a mind to possess all the rest thereof, even to the due marches. And what can stay this to be done on Sea, as well as on Land? And thus far concerning the solidity.

(x) Int. posside-ri. de acquir. poss.

As for the flowing condition of the Sea, howsoever it be liquid, fluid, and unstable in the particles thereof, yet in the whole body it is not so: Because it keeps the prescribed bounds strictly enough concerning the chief place and limits thereof. *Psal. 104.9.*

Which discourse gives us occasion of force to answer to a scoff cast in by the Author of *Mare liberum*, concerning the possibility also of marches and limits, for the division of the Seas: (y) *Mundum dividunt* (saith the aforesaid Author of *Mare liberum*) *non ullis limitibus, aut natura, aut manu positis, sed imaginaria quadam linea: Quod si recipitur, & Geometra terras, & Astronomi cælum nobis eripient*: That is, they divide the World; not by any marches, put either by nature, or by the hand of man, but by an imaginary or fantastick line: Which kind of doing being embraced, the Geometers may steal away the Earth, and the Astronomers the Heavens from us.

(y) Pag. 31.

It is true, that there are not, in every part of the Sea, Isles sensible, (as *Gernsey* is to *England* in the narrow Seas) or sands (as the *Washes* at the West Seas of *England*) nor Rocks, or other eminent and visible marks above Water, for the designation of the bounds (or laying out limits) of the divisible parts thereof: But GOD, who is both the Distributer and first Author of the division and distinction of both Land and Sea, hath given an understanding heart to man for the same effect, as well as for all other necessary actions wherein he hath to imploy himself: So that to a very wonder, God hath diversly informed men by the helps of the Com-
pafs,

pass, counting of courses, sounding, and other ways, to find forth, and to design *finium in infinito*; so far as is expedient for the certain reach and bounds of Seas, properly pertaining to any Prince or People.

(z) in feci-
tus in tractat.
de iustis.

* Per. l. notio-
nem de verb.
sig.

(a) Gloss. in c.

ubi periculum.

parag. porro. de

electionib. lib. 6.

(b) M. si testa-

mentum. de

inst. & subst.

(c) L. in finalib.

com. div. d.

Which bounds *Bartolus* (z) hardly extends and allows for Princes and People at the Sea-side, an hundred miles of Sea forth from their coasts, * at least; and justly, if they exercise a protection and conservancy so far: And this reach is called by the Doctors, *Distriktus maris, & territorium*. (a) It is true, *Baldus* (b) esteemeth *potestatem, jurisdictionem & distriktum*, to be all one.

To conclude then, since *Papinian* writes in *finalibus questionibus vetera monumen- ta sequenda esse*; (c) what more evident monuments for our King his right in the narrow Seas, than these Isles of *Gernsey*? &c. And for the Eastern Seas, direct from Scotland, what is more anciently notorious than that Covenant betwixt Scottishmen and Hollanders, concerning the length of their approaching toward Scotland by way of Fishing?

And thus far through occasion of answering to that alledged impossibility, of acquiring the Sea by occupation, because (as would appear) of the unsolidity thereof, for any foot-treading. It rests to touch the other cause natural, for that other impossibility, which may be the continual flux and instability of the Sea; in such sort, that it would appear not aye to be one and the self same body, but daily changeable. For answer, I must remember that which the Jurisconsult sets down so prettily: (d) Suppose (says he) a certain Colledge of Judges, or a Legion of Soldiers, or the particular parts of a Ship, or of a mans Body, should so continually and often be changed and altered, that none of that first Colledge or Legion could be found alive, nor yet any part of the Ship or Body could be so certainly demonstrate, that it might be affirmed for the very same that it was at the first; yet if that Colledge or Legion be in number full, and the Ship or Man whole and able in all the frame, they shall be accounted and esteemed not to be new, but to be the very same which they were at the beginning: Even so, however the Sea many ways and hourly changes, in the small parts thereof, by the ordinary rush on Land, mixture with other Waters, swelling in it self, exhalation and back Receipts thereof by rain; yet since the great Body of the Sea most constantly keeps the set place prescribed by the Creator, I see not in this respect neither, wherefore the nature of the Sea should not yield to occupation and conquest: And thus far concerning *Mare liberum* his last and great Conclusion, against all appropriation thereof by People or Princes. I call it his last great Conclusion, because of other two passing before, whereof the first is this; *Mare igitur proprium alicujus fieri non potest, quia natura jubet esse commune*: (e) And for what reason? Even because *Cicero*, *Virgil*, and *Plautus* have said so. To whom I could also assent concerning the great, huge, and main body of the Sea. His next Conclusion is this; *Est igitur mare in numero eorum quæ in commercio non sunt, hoc est, quæ proprii juris fieri non possunt*: (f) That is, The Sea to be of that order of things, which cannot be appropriate to any man. His warrants for his Conclusion also are the Roman Lawyers, whom I said to be wrested by *Mare liberum*; and therefore must shew the same, contrary to his purpose indeed. *Martianus*, (g) as the Author of *Mare liberum* largely grants, (h) saith, that if any private man have himself alone, by any lawful space of time sufficient for a prescription, keep and exercised Fishing in any creek, or nook of Sea, which they call *Diverticulum*; he may forbid all others to Fish therein: Which *Papinianus* (i) also confirmeth. The which, as I accept, so I would further demand of him; By what reason should a private man, who hath no other care nor respect but to himself alone, be thus privileged and preferred to a Prince? Who not for himself, but for his People also in common, yea, and for the safety of all traders passing his Coasts, with great charges and care protects and conserveth the Seas neere unto him: Shall not this Prince be acknowledged, at least with the good which that Sea, conserved by him, offers so directly to him? And I pray you say, What less authority had *Leo* than the rest of the Roman Emperors, to

(d) In l. propo-
nebat. de iud.

(e) Pag. 21.

(f) Pag. 25.

(g) L. si quis
quam divers. &
temp. prescrip.

(h) Pag. 24.

(i) L. prescrip-
tio de usu cap.

grant

grant to every one in particular, having possessions at the Sea-side, as much of the Sea as was neereſt againſt their Lands, (k) with the Fiſhing thereof? What then, (k) *Novel. con.* ſhall not Princes be equalled, in theſe caſes, with Subjects? Or rather, have not 102, 103. & 104. all Princes a like right and power within their own Precinct and Bounds, as theſe Roman Princes had?

But now to draw neerer to the chief point of our purpoſe; and ſo to the end thereof: As I accepted *Mare liberum* his former large Grant, ſo now alſo I do more heartily embrace the next, which is this: When after theſe his Concluſions, he had ſaid *in tanto Mari ſiquis piſcatu arceret; inſanæ cupiditatis notam non effugeret*: (l) he ſubjoyns according to that of Cicero, (m) *Quando ſine detrimento ſuo quis poteſt alteri communicare in iis quæ ſunt occupanti utilia & danti non moleſta, quid ni faceret*: and ſubjoyns afterwards, (n) *Ec ſi quicquam eorum prohibere poſſet, putà piſcaturam, quâ dici quodamodo poteſt piſces exhauriri*: That is to ſay, if the uſes of the Seas may be in any reſpect forbidden and ſtaied, it ſhould be chiefly for the Fiſhing, as by which the Fiſhes may be ſaid to be exhausted and waſted; which dayly Experience theſe twenty years paſt and more, hath declared to be over-true: For where- as aforetime the white Fiſhes dayly abounded, even into all the Shoars on the Eaſtern Coaſt of Scotland; now (forſooth) by the near and dayly approaching of the Buſ-Fiſhers the ſholes of Fiſhes are broken, and ſo far ſcattered away from our Shoars and Coaſts, that no Fiſh now can be found worthy of any pains and travels; to the impoveriſhing of all the ſort of our Home-Fiſhers, and to the great damage of all the Nation. Whereby, I ſee at laſt the Author of *Mare liberum* not ſo addiſt to ſerve any mans particular deſires, as to answer (forſooth) to his Profeſſion of the Laws, that is, to allow the proper right for every Man and Nation, and to hurt none; according to the three general precepts of all Laws, ſet down by Cajus, (o) and after him by Tribonianus: (p) *Honeſtè vivere; alterum non lædere; & jus ſuum cuique tribuere*: Whereof the ſecond tries and rules the reſt, according to the vulgar ſaying out of Pomponius, (q) *Neminem debere cum alterius damno locupletari*: And that of Tryphonius, (r) *Ex aliena jactura lucrum haurire non oportet*. And therefore I would meet him with his deſerved courteſie; even to proclaim *Mare liberum* alſo: I mean that part of the main Sea or great Ocean, which is far removed from the juſt and due bounds above mentioned, properly pertaining to the neareſt Lands of every Nation. *Atque ita eſto mare vaſtum liberum.*

(l) *In l. juſtitia, de rer. diviſ.*
(p) *Parag. juſt. præcepta. de juſt. & juſt.*
(q) *L. nemo de reg. juſt. l. 14. de cond. indeb. & l. jure. de jure dot.*
(r) *L. reſcrip- tum de diſtrac- tione.*

CHAP. XXVIII.

Of Warfare Ships, and of the Captains and Companies thereof.

AND ſince we have written above of priviledged Ships, (a) amongſt which the Warfare-Ships of Princes are firſt and chief, and ſome- what of the Conſervancy of the Seas, in the laſt Title; I cannot here paſs the Warfare-Ships unmentioned, albeit not in ſuch large manner and meaſure as their employment now adays requires. As for the matter fit for their building, and things neceſſary for their forth-ſetting and preparation to Sea, I muſt refer the ſame to *Julius Ferretus*, and to *Vegetius*, who

have written largely thereupon. Some touch I have here subjoyned, in the last Chapter of this Book, concerning the materials; as likewise somewhat is permitted concerning their priviledges, in that Chapter of Priviledged Ships. Therefore would I here set down (but very briefly) something concerning the Captains, Commanders, and Companies of the Prince his Warfare Ships, the Graces and Vertues required in them, with their Duties, Powers, and Preferment.

Captaines of Princes Warfare Ships should be men, First, fearing God, because they must continually walk in the midst of the wondrous works of God. Next, they should be Stout, Hardy, and Couragious. Thirdly, Vigilant, Diligent, and Careful; and therefore very temperate on Sea: (b) Especially, because their employment, as it is full of hazard and danger, even so are their occasions and opportunities sudden and momentary. Therefore their Commandment and Power over their Company, not only surpasseth the Power of Masters and Commanders of private Ships, but also that of the Captains on Land; and therefore their Honour and Estimation every way higher also, because of their greater Charge, Care, and Hazard. Their Duty toward their Company, is First, that they chuse such as be free from Hainous and Scandalous Offences. (c) Next, that they suffer none of their Company to be idle, but to punish as well the Sluggard as the Rebellious: (d) Yea, even those who are irreverent towards them; (e) and again, should with all loving care see to the due food of their Company, hear their mutual plaints, hold them in Peace by all Obedience, visit, refresh, and with all helps comfort the Hurt and Diseased. (f) As for the Captains their other Duties to the Prince and Admiral, with their own priviledges, they are all gathered out of old Customs, and at large set down in that Book called *L'Admiral de France*.

CHAP. XXIX.

Of Water-men and Ferriers.

Ferryers and Water-men are bound to serve all true Lieges for their due fare; (a) so that they may be compelled thereunto: (b) and most justly, because it was in their own hand and power from the beginning to give and apply themselves to that calling and trade, or not. And if therefore they fail, it shall be, according to the Law of Scotland, a point of dittay or inditement against them in the first Justice-Court: And if they transgress unto the third time, they may be suspended from their trade, (c) except they can alledge a just cause; as, of feud or hostility.

(a) Per. l. 1. par. 1. § 1. furt. ad-
verf. naut.
(b) L. 1. § 1.
cum navarcha-
rum. C. de na-
vicularib. 10. §
1. l. 1. de pub-
lic.
(c) Fac. 3. par.
13. c. 95.

Item, It is ordained, for the easier Boating and Landing of Men and Beasts, that Ferriers make, and have ready, fit and convenient Bridges, or else to lose their Boats. (d)

(d) Fac. parl.
31. c. 20.

Lastly, Ferriers and Water-men are no less bound, than Skippers and Masters of Ships, to render again whatever they receive to be carried within their Boats. (e)

(e) L. 1. par. 1.
naut. caup.

But

But concerning their ordinary fares and hires, it is neither needful nor expedient in this place to recite the divers Statutes made thereupon; because that first they are at great length set down in the Statutes of *England* and *Scotland*: Next, because their fraughts have been, according to the rate of times, changed and altered even to the triple, as especially in *Scotland*. (f) So that now also, according to the condition of this time, their portage, fraughts or fare, may be of new considered by his Majesty, or Admirals, according to the quality of the Boats, and the space of passage and time, either shorter, longer, or hazardfuller, during their service; but with a due *Proviso*, for the repressing of their rude and uncivil manners. For truly, if the Roman Jurisconsults might of old by any reason call Mariners, in general *Pessimus genus hominum*, (g) (which in these later days for the most part is amended, partly through Christianity and civil conversation; and partly by good Laws, (Praise be to God) then may we now use that same still, at least against the most part of Water-men and Ferriers; as requiring to be reformed, or at least by correction repressed. *

(f) Vide act. Fac. 3. part. 3. c. 20. & part. 7. c. 61. & Mariae. part. 5. c. 21.

(g) Vide cap. naut. caup. & cap. furt. adver.

* Secund. l. 3. naut. caup.

C H A P. XXX.

Of Shipwrights.

TO Conclude this Treatise, there remaineth a special sort of persons to be considered and respected, as the Forgers and Framers of the instrumental causes of all Sea-Faring; to wit, Shipwrights, and Builders of Ships or Boats, called by the Romans, imitating the Grecians, *Naupegi*: And by the Italians, following the later Grecians, *Calafatti*, as is above described; [a] and therefore subject to the jurisdiction of the Admiralty [b] as accountable to the Admiral and his Judges, as accessories of Sea-Causes, for their skill, diligence, and dutiful discharge in every respect, by a frame not only likely and comely, but a work also strong, tight, and durable: Or else they must undergo the pains of the Law, called *Lex Aquilia*; that is to say, all costs and scath hapning by their unskilfulness, or whatever other fault or amiss. [c]

[a] Cap. 6.

[b] Per diplom. admirali. u. triusque regni.

[c] Per. T.T. ad l. Aquil.

And therefore, First touching the materials, they should not only furnish the same good and sufficient, but also, if the furniture pertain not to them, they must refuse to take from the furnishers bad and unmeet gear and stuff for the Work. [d] As for example, Aller, Beech-Trees, and such like brickle and naughty Timber for Salt-water, or for the Seas. Neither should they put green Timber in Work; but ought to foresee if they can, that their Wood be cut down either at the wane of the Moon, and in the deep of Winter, or at such time as experience declares Wood to be most solid and durable. For Timber cut at the contrary times, is commonly full of moysture; and therefore being afterward dried, becomes clung, and open to receive water.

[d] Per. l. 2. de naut. fen. & per Vegetium de re militar.

The like care and skill is required in the Iron, and all other necessities, to the end that the Works may prove strong, durable, right, and comely. This being done, it resteth to consider their Hires and Fees: Which because they ordinarily depend on the Conditions agreed upon with the party, which commonly is cavelled withal before a full performance of their Work, upon furnishes and quarrels; therefore

therefore to occur to all such doubts and discords, the contracts of such bargains should be after the example of other Sea-Faring dealings, made before the Admirals Deputy, or Judge, and registred in their Books. [d]

[d] *Vide sup. of the Admiral Clerk.*

[e] *L. fin. C de pen.*

[f] *Vide de off. Adm. Ang.*

[g] *Vide C. de monop. & ibi. DD.*

[h] *Vide de off. Adm.*

Last of all, as Shipwrights were of old, [e] so are they also of late, forbidden, [f] under pain of Treason, to Communicate their Skill and Art to Enemies and Barbarous People.

Likewise, they are forbidden (as are also all other Societies of Handy-craftsmen and Tradesmen) to conspire among themselves to inhanche their Wages, or Hire, or to receive excessive Wages. [h]

F I N I S.

THE
JURISDICTION
OF THE
ADMIRALTY
OF
ENGLAND
ASSERTED.

BY
RICHARD ZOUCHE,
Doctor of the Civil Laws, and late Judge of the
High Court of ADMIRALTY.

L O N D O N,

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TO THE
READER.

I Do certifie and attest, that the Treatise Entituled,
The Jurisdiction of the High Court of Ad-
miralty Asserted, &c. by Dr. ZOUCH, was
delivered into my Hands by the AUTHOR Himself,
to be Printed; and which he intended to have Dedi-
cated to His Royal Highness JAMES Duke of
YORK, &c. Lord High Admiral of England.

Doctors Commons,
Febr. 25. 1663.

Tim. Baldwyn.

ASSERTIONS

CONCERNING THE

Jurisdiction of the Admiralty

OF

ENGLAND.

1. **T**hat in all places where Navigation and Trade by Sea have been in Use and Esteem, and particularly in *England*, Special Laws have been provided, for regulating the same.
2. That in all places where Laws have been provided for Buſi-
neſſes concerning the Sea, as alſo in *England*, Special Judges have
been appointed, to determine Differences, and to redreſs Offences
concerning the ſame.
3. That in all places where Special Judges have been appoin-
ted for Sea-Affairs, as alſo in *England*, certain Cauſes, *viz.* All
ſuch as have relation to Navigation, and Negotiation by Sea,
have been held proper for their Conſuſance.
4. That the Jurisdiction of the Lord High Admiral of *England*,
as it is granted by the King, and uſually exerciſed in the Court of
Admiralty, may conſiſt with the Laws and Statutes of the Realm.
5. That the Lord Admiral of *England* may hold Conſuſance
of Contracts, and Writings made at Land, touching Buſi-
neſſes of Navigation, and Trade by Sea.
6. That the Admiral of *England* may hold Conſuſance of things
done in Ports, and Navigable Rivers, as touching Damage done
to Perſons, Ships and Goods, Annoyances of free Paſſages, and un-
lawful Fiſhing.
7. That the Lord Admiral of *England* may hold Pleas of Con-
tracts, and other things done beyond the Sea, relating to Navi-
gation, and Trade by Sea.
8. That the Courts and Judges of the Common-Law do inter-
meddle with, and interrupt the Court of Admiralty, in Cauſes
properly belonging to that Court.
9. That the Tryal of Cauſes concerning Navigation and Trade,
in the Court of Admiralty, is more commodious for the Kingdom,
and the Subjects thereof, than in the Courts of Common-Law.

Sir



Sir Edward Coke's JURISDICTION O F COURTS.

CHAP. XXII.

The Court of the Admiralty proceeding according to the Civil Law.

THe Complaint of the Lord Admiral of England, to the King's most Excellent Majesty, against the Judges of the Realm, concerning Prohibitions granted to the Court of the Admiralty, 11 Febr. penultimo die Termini Hillarii, Anno 8. Jac. Regis : The Effect of which Complaint was after, by His Majesty's Commandment, set down in Articles by Dr. Dun, Judge of the Admiralty, which are as followeth, with Answers to the same by the Judges of the Realm ; which they afterwards confirmed by three kinds of Authorities in Law : 1. By Acts of Parliament. 2. By Judgments, and Judicial Proceedings. And Lastly, By Book-Cases.

Articuli Admiralarum.

The Process and Proceedings in this Court are in the name of the Lord Admiral,

Certain

The Title of
the Com-
plaint.

Certain Grievances, whereof the Lord Admiral, and his Officers of the Admiralty, do especially complain, and desire Redress.

Object. 1.

That whereas the Consuance of all Contracts, and other things done upon the Sea, belongeth to the Admiral-Jurisdiction, the same are made tryable at the Common-Law, by supposing the same to have been done in Cheapside, or such places.

Answer.

By the Laws of this Realm, the Court of the Admiral hath no Consuance, Power, or Jurisdiction of any manner of Contract, Plea, or Querele, within any County of the Realm, either upon the Land, or Water; but every such Contract, Plea, or Querele, and all other things rising within any County of the Realm, either upon Land, or Water, and also Wreck of the Sea, ought to be tryed, determined, discussed and remedied by the Laws of the Land; and not before, or by the Admiral, or his Lieutenant, in any manner: So as it is not material whether the place be upon the Water, *infra fluxum*, & *refluxum aquæ*; but whether it be upon any Water within any County. Wherefore we acknowledge, that of Contracts, Pleas and Quereles, made upon the Sea, or any part thereof, which is not within any County (from whence no Tryal can be had by Twelve Men) the Admiral hath, and ought to have Jurisdiction. And no President can be shewed, that any Prohibition hath been granted, for any Contract, Plea, or Querele, concerning any Marine Cause made or done upon the Sea, taking that only to be the Sea, wherein the Admiral hath Jurisdiction, which is before by Law described to be out of any County. See more of this matter in the Answer to the sixth Article.

Object. 2.

When Actions are brought in the Admiralty, upon Bargains or Contracts made beyond the Seas, wherein the Common-Law cannot administer Justice; yet in these Causes, Prohibitions are awarded against the Admiral-Court.

Answer.

See hereafter
in the Proof
by Judgments
and Judicial
Presidents.

Bargains or Contracts made beyond the Seas, wherein the Common-Law cannot administer Justice, (which is the effect of this Article) do belong to the Constable and Marshal; for the Jurisdiction of the Admiral is wholly confined to the Sea, which is out of any County. But if any Indenture, Bond, or other Specialty, or any Contract, be made beyond Sea, for doing of any Act, or Payment of any Money, within this Realm, or otherwise, wherein the Common-Law can administer Justice, and give ordinary Remedy; in these Cases, neither the Constable and Martial, nor the Court of the Admiralty, hath any Jurisdiction. And therefore, when this Court of the Admiralty hath dealt therewith, in Derogation of the Common-Law, we find, that Prohibitions have been granted, as by Law they ought.

Object. 3.

Whereas, time out of mind, the Admiral-Court hath used to take Stipulation for Appearance, and Performance of the Acts and Judgments of the same Court, it is now affirmed by the Judges of the Common-Law, that the Admiral-Court is no Court of Record, and therefore not able to take such Stipulations: And hereupon Prohibitions are granted, to the utter Overthrow of that Jurisdiction.

Answer.

The Court of the Admiralty, proceeding by the Civil Law, is no Court of Record; and therefore cannot take any such Recognizance as a Court of Record may do. And, for taking of Recognizances against the Laws of the Realm, we find, that Prohibitions have been granted, as by Law they ought: And if an Erronious Sentence be given in that Court, no Writ of Error, but an Appeal to certain Delegates, does lye; as it appeareth by the Statute of 8 Eliz. Reginae Cap. 5. which proveth, that it is no Court of Record.

8 Eliz. Cap. 5.

That

That Charter-parties made only to be performed upon the Seas, are daily with- Object. 4.
drawn from that Court by Prohibitions.

If the Charter-party be made within any City, Port, Town, or County of this Realm, Answer.
although it be to be performed either upon the Seas, or beyond the Seas, yet is the same
to be tryed and determined by the ordinary Course of the Common-Law, and not in the
Court of the Admiralty: And therefore, when that Court hath incroached upon the Com-
mon-Law, in that case the Judge of the Admiralty, and Party suing there, have been
prohibited, and oftentimes the Party condemned in great and grievous Damages by the
Laws of the Realm.

That the Clause of *Non obstante statuto*, which hath Foundation in His Majesty's Object. 5.
Prerogative, and is current in all other Grants; yet, in the Lord Admiral's Patent,
is said to be of no force to warrant the Determination of the Causes committed to
him in his Lordship's Patent, and so rejected by the Judges of the Common-Law.

Without all question the Statutes of 13 R. 2. Cap. 3. 15 R. 2. Cap. 5. 2 H. 4. Answer.
Cap. 11. being Statutes declaring the Jurisdiction of the Court of the Admiral, and 13 R. 2. cap. 3.
wherein all the Subjects of the Realm have Interest, cannot be dispenced with by any Non 15 R. 2. cap. 5.
obstante, and therefore not worthy of any Answer; but by colour thereof the Court of the 2 H. 4. cap. 11.
Admiralty hath, contrary to those Acts of Parliament, incroached upon the Jurisdiction
of the Common-Law, to the intollerable Grievance of the Subjects; which have oftentimes
urged them to complain in Your Majesty's Courts of ordinary Justice, at Westminster,
for their Relief in that behalf.

To the end that the Admiral-Jurisdiction may receive all manner of Impeachment Object. 6.
and Interruption, the Rivers beneath the first Bridges, where it ebbeth and floweth,
and the Ports and Creeks are, by the Judges of the Common-Law, affirmed to be
no part of the Seas, nor within the Admiral-Jurisdiction; and thereupon Prohibi-
tions are usually awarded upon Actions depending in that Court, for Contracts and
other things done in those places, notwithstanding that by use and practice, time
out of mind, the Admiral-Court have had Jurisdiction within such Ports, Creeks
and Rivers.

The like Answer as to the first. And it is further added, that for the Death of a Answer.
Man, and of Mayhem (in those two Cases only) done in great Ships, being and hover-
ing in the main Stream only, beneath the Points of the same Rivers, nigh to the Sea, and
no other place of the same Rivers, nor in other Causes, but in those two only, the Admi-
ral hath Cognizance. But for all Contracts, Pleas and Quereles made or done upon a
River, Haven, or Creek, within any County of this Realm, the Admiral, without que-
stion, hath not any Jurisdiction; for then he should hold Plea of things done within the
Body of the County, which are Tryable by the Verdict of Twelve Men, and meerly deter-
minable by the Common-Law, and not within the Court of Admiralty according to the
Civil-Law; for that were to change and alter the Laws of the Realm, in those Cases, and
make those Contracts, Pleas and Quereles tryable by the Common-Laws of the Realm to be
drawn ad aliud examen, and to be sentenced by the Judge of the Admiralty, according to
the Civil-Laws. And how dangerous and penal it is for them to deal in these Cases, it
appeareth by Judicial Presidents of former Ages. See the Answer to the first Article.

That the Agreement made in Anno Dom. 1575. between the Judges of the King's Object. 7.
Bench, and the Court of Admiralty, for the more quiet and certain Execution of
Admiral-Jurisdiction, is not observed as it ought to be.

The supposed Agreement mentioned in this Article hath not as yet been delivered un- Answer.
to us; but having heard the same read over before His Majesty (out of a Paper not
subscribed with the Hand of any Judge) we answer, That for so much thereof as differeth
from these Answers, it is against the Laws and Statutes of this Realm; and therefore the
Judges of the King's Bench never assented thereunto, as is pretended; neither doth the
Phrase thereof agree with the Terms of the Laws of the Realm.

Many

Object. 8.

Many other Grievances there are, which, in discussing of these former, will easily appear worthy also of Reformation.

Answer.

This Article is so general, as no particular Answer can be made thereunto: Only it appeareth by that which hath been said, That the Lord Admiral his Officers and Ministers, principally by colour of the said void Non obstante, and for want of Learned Advice, have unjustly incroached upon the Common-Laws of this Realm; whereof the Marvel is the less, for that the Lord Admiral, his Lieutenants, Officers and Ministers have, without all Colour, incroached and intruded upon a Right and Prerogative due to the Crown, in that they have seized, and converted to their own uses, Goods and Chattels of infinite value, taken by Pyrats at Sea, and other Goods and Chattels which in no sort appertain unto his Lordship, by his Letters Patents, wherein the said Non obstante is contained, and for which he and his Officers remain accountable to His Majesty: And they now wanting, in this blessed time of Peace, Causes appertaining to their natural Jurisdiction, they now incroach upon the Jurisdiction of the Common-Law, lest they should sit idle, and reap no profit: And if a greater number of Prohibitions (as they affirm) have been granted since the great benefit of this happy Peace, than before, in time of Hostility, it moveth from their own Incroachments upon the Jurisdiction of the Common-Law. So that they do not only unjustly incroach, but complain also of the Judges of the Realm, for doing of Justice in these Cases.

The particular Authorities promiscuously alledged by Sir Edward Coke, are distinctly inserted in the Chapters following, in such places as they seem to concern.

THE

THE
JURISDICTION
OF THE
Admiralty of England
ASSERTED.

ASSERT. I.

That in all places where Navigation and Trade by Sea have been in use and esteem, and particularly in England, special Laws have been provided for regulating the same.

L *A Mer a ses loix comme la terre, The Sea (saith Godfrey, a learned Author) hath its Laws as well as the Land. And it is certain, that Navigation was no sooner invented, and Men had Experience of the Commodity proceeding from Negotiation by Sea, but they established Laws for the maintaining and regulating the same. So much may be confirmed by what is observable from the use and practice, first, of those Nations and States which border on the Mediterranean Sea; and secondly, of those which confine on the Western Ocean, and the Seas Northward.*

Touching the first; Amongst the Grecians, the Inhabitants of the Isle of *Rhodes* have been most eminent for their Policy in the Affairs of the Sea. *Cicero* saith, *Rhodi- Orat. pro Lege*
diorum usque ad nostram memoriam Disciplina navalis & gloria remansit. And *Constan- Manilia.*
tinus Harmenopulus, a famous Judg at *Theffalonica*, and Conservator of the Law there, gives that Credit to their Laws, that he affirms, *Τὰ ναυτικά πάντα καὶ ὅσα ἔχουσι δὲ* *Procheion l. 2.*
λαοῦ, &c. All *Busineses* concerning Navigation, and all *Causes* concerning things done *le. 11.*
at Sea, are decided by the *Rhodian* Laws; for the Laws of the *Rhodians* are, of all *Sea-Laws*, the most ancient. Those *Sea-Laws* of the *Rhodians*, or some part of them, are extant, published in Greek and Latin, by *Symon Schardius*, and *Marquardus Freherus*; and out of them related by *Marisotus*, in the first part of his *Orbis Maritimus*.

The *Romans*, who, in the beginning of their Republick, received their Laws of the *Twelve Tables* from the *Athenians*; under the Empire, when their State was at the highest, and abundantly furnished with Laws for other matters, in the time of *Tiberius Claudius*, admitted the *Rhodian* Laws for the regulating of the Affairs of the Sea: Whereupon, when one *Eudæmon*, a Merchant of *Nicomedia*, complained to the Emperor *Antoninus*, that he, with others, had suffer'd Shipwreck, and were spoiled of their Goods by certain Officers of the Island called *Cyclades*; the Emperor answered him, *Εγὼ μὲν ὃν κόσμον κυβερνῶ, That indeed he was Lord of the World, that is to*
Z say,

*L. Deprecatio
D. de l. Rhod.*

say, of the Land, or Continent, but that the Businesses and Rights of the Sea had a special Rule set down in the Rhodian Laws, to which he did refer them.

De Dominio
Maris, l. 1.
c. 10.

These Rhodian Laws, as Mr. Selden observes, were afterwards inserted into the Body of the Civil Laws, by the Emperor Justinian and others; and were in high esteem both in the Roman and Greek Empire. The Titles to which they are reduced in the Civil Law are collected by Petrus Pockius, who hath commented upon them: And are likewise set forth by Morisotus: And, as they were in use in the Greek Empire, they are set out by Leunclavius, amongst the Basilica, or Laws from Rome received at Constantinople.

Tract. de Na-
vigat. & Mer-
catura.

The Wisdom and Equity of the Roman Civil Laws, in process of time, have been received and allowed in all Nations and States of Europe, for the regulating and determining of Businesses at Sea, as it plainly appears in all Authors of several Nations, who have written of, or handled matters of that nature. To which have been added, divers Ordinances and Constitutions of their own, for Confirmation of those Laws, and Supply, where it seemed necessary: So the Provinces and places bordering on the Mediterranean Seas, according to former Usages and Customs, and upon new emergent Occasions, established several Orders and Constitutions for Maritime Businesses, which some eminent Persons residing at Amalphia (a Town in the Kingdom of Naples) reduced into a Monument, called Tabula Amalphitana; of which Marinus Freccia writes; In succeeding Times, Maritime Businesses were not determined only by the Rhodian Laws; but Suits and Controversies touching matters of the Sea, were determined by the Law which is contained in the Table of Amalphia unto this day.

De Subscudiis
Tit. de Officio
Admiralli.

The like was done by the People of Venice, Morea, or Peloponnesus, Rome, Genoa, Marsellia, Aragon, Barcelona, &c. Of all which places, the Constitutions are comprehended in the Book called *Il Consultate del Mare*; of which it is related in a distinct Chapter, *Questi sono buoni stabilimenti*, These are the good Constitutions and Customs which belong unto the Sea; the which, wise Men, passing through the World, have delivered to our Ancestors.

Præfat. del
Cont. solato de
c. 44.

Touching the Nations confining on the Western and Northern Ocean, it appears likewise, That in Spain there were special Laws and Ordinances provided for the Businesses of the Sea, for Occasions both of War and Peace; as in the *Partidas* of Alphonsus the Ninth, under the Title of *De los navios*, and under the Title *De la guerre per la mer*, and under the Title *De los navios*, in the Recopilation of Philip the Second; which are illustrated by the Comment of Alphonsus, Azevedo, and others.

Partid. 5. & 9.

So the French, for Maritime Affairs, have divers Edicts or Ordinances, which are styled, *Reglements sur la fait de Admiralty*; which were established by Charles the Sixth, Lewis the Twelfth, Francis the First, and lastly by Henry the Third, most fully, upon Review of all former Acts; which were afterwards ratified by the Court of Parliament at Paris: But, for ordinary matters of Navigation, and Trade at Sea, the Laws, or Judgments of Oleron (which is an Island situate at the Mouth of the River Charenton, near the Coast of Aquitain) are of special Observation in that Kingdom, as appears by an ancient Record, extant amongst the Royal Edicts, intituled *Droits & preminences del Admiral*, wherein it is declared, That the Admiral ought to do Justice to all Merchants, according to Rights, Judgments, &c. and Usages of Oleron. And Grotius affirms, That as the Rhodian Laws, in the Mediterranean Seas, were reputed as the Laws of Nations, so in France are the Laws of Oleron: And saith further in that place, That in what esteem the Laws of Oleron have been in France, the same have Leges Wisbuiences amongst the Nations beyond the Rhine; which, if Welwood mistakes not, are the same with the Laws of Oleron, translated into Dutch for the use of the Sea-Coasts in those parts.

Fontavon les
Edicts de
France, Tom. 3.

Artic. 19.

Flores sparsæ
adl. deprecatio.

Abridg. of Sea-
Laws. c.

Part. 1. c.

Malines, in his *Lex Mercatoria*, sets forth a Catalogue of the Laws of the Hanse Towns. And Loccenius, in his Preface to his Book, *de Jure Maritimo*, mentions, *Jus nauticum Suevicum*, and *Leges Wisbuiences*; which, he saith, are observed both in the Hanse-Towns; and in the Northern Kingdoms; and also the Ordinances of the Hanse-Towns themselves, and of the Belgick Commonwealth.

It is likewise apparent, that the Kingdom of *England* is not destitute of special Laws for the regulating of Sea-busineses, which are distinct from the Common Laws of the Realm; as namely, the *Civil Law*, and others, of which the Books of Common Law take notice by the names of *Ley Merchant*, and *Ley Mariner*.

Touching the Civil Law, how it is observed in the Admiralty of *England*, Sir *Edward Coke* shews, in his Comment upon *Littleton*, where he mentions divers Laws which are in use in this Kingdom. And Mr. *Selden*, in his Dissertation, *ad Fletam*, cap. 8. says, *Juris Civilis, vel Cæsarii usus ab antiquis sæculis, etiam num retinetur in foro Maritimo, seu curia Admiralitatis*. And accordingly, in the time of King *Edward the Sixth*, when Monsieur *Villandry* being employed for the King of *France*, upon occasion of some Differences happening betwixt the Subjects of *England* and of *France*, concerning Sea-busineses, signified, that the King his Master was desirous that the Ordinances and the Customs of *England* might be reduced into one Form, without any difference betwixt them and the *French*. Answer was made, That the *English* Ordinances for Marine Affairs were no other than the Civil Laws, and certain ancient Additions of the Realm; wherein they could not conceive any reason or convenience of Change.

Sir John Hayward, in the Life of Ed. 6.

The Law-Merchant is likewise mentioned, and allowed by Sir *Edward Coke*, in his Comment upon *Littleton*, as a Law distinct from the Common Law of *England*. And so doth Mr. *Selden* mention it, in his Notes upon *Fortescue*. And Sir *John Davies* more fully owns it in a Manuscript-Traкт touching Impositions; where he affirms, That both the Common Law and Statute-Laws of *England* take notice of the Law-Merchant, and do leave the Causes of Merchants to be decided by the Rules of that Law: Which Law-Merchant, he saith, as it is part of the Law of Nature and Nations, is universal; and one and the same in all Countries of the World: For, as *Cicero* saith of that Law, *Non erit alia lex Romæ, alia Athenis, alia nunc, alia post hæc, sed & omnes gentes, & omni tempore una eademque lex obtinebit*. Whereby it is manifest, that the Causes concerning Merchants are not now to be decided by the peculiar and ordinary Laws of every Country, but by the general Laws of Nature and Nations. He saith further, 'That until he understood the difference betwixt the Law-Merchant and the Common Law of *England*, he did not a little marvel, that *England*, entering Traffick with all Nations of the World, having so many Ports, and so much good Shipping, the King of *England* also being Lord of the Sea, what should be the cause that, in the Books of the Common Law of *England*, there are to be found so few Cases concerning Merchants or Ships: But now the reason thereof was apparent, for that the Common Law of the Land did leave those Cases to be ruled by another Law; namely, the Law-Merchant; which is a Branch of the Law of Nations.

Offic. 3.

The Law-Mariner, to which haply, the Answer to the *French* Agent, mentioning ancient Additions of the Realm, related, were such things as are contained and preserved in the ancient black Book of the Admiralty; as certain Royal Ordinances, made by ancient Kings of the Realm. 2. The Judgments, or Resolutions of *Oleron*, in the time of King *Richard the first*. 3. Certain Verdicts given upon an Inquisition at *Quinborough*, in the time of King *Edward the Third*: And some other Matters touching the Admiralty of *England*.

Touching the black Book of the Admiralty, Mr. *Selden* styles it, *Vetusti Tribunalis Maritimi Commentarii*; and *Codex Manuscriptus de Admiralitatu*. And, in his Notes upon *Fortescue*, he saith, That there are in it, worthy of Observation, Constitutions touching the Admiralty of *Henry the First*, *Richard the First*, King *John*, and *Edward the First*.

De Dom. Maris, l. 2. c. 28.

Ad cap. 32.

Touching the Judgments, or Laws of *Oleron*, and the use of them in the Admiralty-Court, Mr. *Selden*, where he, from them, argues the Sovereignty of the Kings of *England*, in regard King *Richard the First* did publish the Sea-Laws in the Island of *Oleron*, which was then in his possession, says, That they are still in force. And Sir *Edward Coke* likewise argues, That the Jurisdiction of the Lord Admiral was long before

De Dom. Maris, p. 254.

Comment on Littl. Sect. 234.

before the Reign of *Edward the Third*, from the Laws of *Oleron* ; So called, because they were there made by *King Richard the First*.

The Inquisition at *Quinborough* was taken in the Year 1376. in the 49th. of *King Edward the Third*, by eighteen expert Sea-men, before *William Nevill* Admiral of the North, *Philip Courtney* Admiral of the West, and the Lord *Latimer* Warden of the Cinque Ports ; and relates, as by the Title appears, to the Usages of former times. The Verdicts there given were desired to be established by the King's Letters Patents, in the Cinque Ports, and Towns adjoining to the *Thames*, to be observed by the Owners, Masters and Mariners of Ships, under Penalties, &c. And *Malines* writes, That he had seen them inrolled amongst the Records of the Tower, for the Government of the Admiralty.

A S S E R T. II.

That generally where Laws have been provided for Businesses concerning the Sea, as also in England, several Judges have been appointed to determine Differences, and redress Offences concerning the same.

*Synt. ag. lib. 47.
cap. 37.*

Gregorius Tholosanus says, *Judicium diversorum ratio eo dirigitur, ut lites facilius expediantur, ne immortales sint sub iudicibus mole negotiorum occupatis* & proinde cum commercia hominum sint maximæ utilitatis, placuit Negotiatoribus proponi proprios Judices. And accordingly,

*Petit. de Legib.
Atticis.*

First, The Grecians had their special and proper Judges appointed for those Businesses : So *Suidas*, *Ναυοδίκαι ἀρχεῖται*, &c. The *Natodicae* were Magistrates who did Justice to Sea-men, and others, who trade by Sea. And the Athenians had an express Law to that purpose, *Τὰς δίκας τῶν ναυτῶν καὶ ἀποκρίματα*, &c. That Actions concerning Sea-men and Merchants should be commenced before the Judges called *Thesmothetæ*, according to their Instruments of Contracts and Dealings.

*In Verrem 7.
Decad. 3. lib. 3.
cap. 46.
Ad Senatus
Trebes. l. 14.
l. ult. C. de Com-
merciis.*

Secondly, Amongst the Romans there was anciently an Officer called *Præfectus Classis* by *Tully* and *Livy*. And *Javolenus* makes mention of *Seius Saturninus Archigubernius Classis Britannicæ* : And *Tacitus*, of *Prætor Classis* : Which Name imports a power of Judicature. In later times they had also a Magistrate who was called *Comes Commerciorum*, whose Office was, to over-see Matters of Commerce or Negotiation.

Cap. 20.

Thirdly, The Roman Empire being broken into several States, the lesser, as Republicks, had their Consuls, and the greater Kingdoms had their Admirals, to order and determine those Businesses. The Office of the Consuls is described in the *Consolato del Mare*, *Consoli determinano tutti le controversie*, &c. The Consuls determine all Controversies which are for Fraights, for Damages done to Goods on Shipboard, for parts of Ships to be set to Sale at an Out-cry, for Commissions given to Masters and Mariners, for Debts contracted by Masters for the necessary use of the Ship, for things promised or undertaken betwixt Merchants and Mariners, for Goods taken up at Sea ; and generally, for all other Contracts and Businesses which are declared amongst the Customs of the Sea.

*Morisonii, l. 2.
c. 27.*

Fourthly, The Venetian State being a Seignior, when any great War is expected, or undertaken, have their General, or Supream Commander of the Navy, who is of as high an Esteem as any Magistrate of the City ; having absolute Power over all Officers, and others, of the Navy : At other times the *Legatus Classis*, or Vice-General

neral hath the power of disposing of the Navy, and over the Captains of the Gallies, and other Persons of the Navy. They have besides, four Consuls, who judg and determine all Matters concerning Negotiation and Trade.

Sanfovinus lib. 17.

Fifthly, Admirals in *Europe* had their Beginning (as most affirm) in the time of *Constantine* the Emperour, and that in *Magna Græcia*, which is now the Kingdom of *Naples*, where the Dignity of Admiral is the third Place; to wit, after the Vice-Roy and Constable; to whom belongeth the Building, Repairing and Keeping of the Ships Royal, and setting out of the Fleets for War, with the King's Consent. He hath also Jurisdiction, Civil and Criminal, amongst Commanders, Officers and others, employed about the Navy, and all others who get their Livelihood by the Industry and Art of the Sea; which are held to be such which transport in Ships, and adventure their Estates by Sea: As also, such that make it their Trade to Fish, or do build Ships. This Court is called *Magna Curia*; and from it there lies an Appeal only to the Supream Council. *Garfias Mastrilli* says, He hath all Jurisdiction, both Civil and Criminal, in Maritime Causes, exclusive to all others.

Chaffan. Catal. p. 9. conf. 26.

Freece de Offic. Admir.

The King of *Spain* hath divers other Admirals, both in *Europe*, and the *Indies*, of equal Power. *Marinus Siculus* saith of the Admiral of *Castile*, That he is next unto the Constable, and hath supream Authority over all that use the Sea; and is held to be the Lord, and Chief Commander of the Sea: As it is also largely described in the *Partidos*. Besides, for the dispatch of ordinary Maritime Buinesses, by the same Laws, Judges are appointed to reside in Port-Towns, and other places on the Sea-Coasts, which are to hear the Causes of Sea-men, concerning Freight of Ships, and Contributions for Goods cast over-board, or any other Matter: Which Judges were to proceed plainly, without Solemnities, and with all Expedition, &c.

Morris, l. 2. c. 22.

In *France*, by an Ordinance of *Henry* the Third, made upon a Survey of all other former Ordinances, ratified by the Parliament of *Paris*, the Office of the Admiral, in the King's Name, is thus declared:

Edit. per Fontan.

First, That of all Armies which shall be raised and set to Sea, the Admiral of *France* shall be chief, and our Lieutenant-General; and shall be obeyed in all Maritime Towns and Places, which are or may be, without Contradiction.

Secondly, He shall have Jurisdiction, Consuance and Determination of all things done or committed on the Sea, or Shoars of the Seas; likewise of all Acts of Merchandize, Fishing, Freighting, or Letting to Freight, or Breach of Ships, of Contracts made touching the Matters aforesaid, of Charter-parties, of Sea-briefs, and of all other things whatsoever happening upon the Sea, or Shoars thereof; as our Lieutenant-General alone, and to all purposes, in the places aforesaid: Which Jurisdiction, Cognizance and Determination, we have interdicted to all other our Judges.

He shall hold his principal Court at the Marble Table, in the Palace at *Paris*, and shall appoint Judges Deputies in Maritime Cities and Towns, who shall hear ordinary Matters happening within their Circuits; and if any Buiness fall out worthy of greater Consideration, they shall refer the same to him.

In *Denmark*, the third place of Dignity in the Kingdom belongs to the Admiral, who is commonly called Rycks Admiral; and, as *Morifotus* writes, he hath the same Right and Power as the Admiral of *France*.

Tit. 2. c. 14.

In *Scotland* (as *Wellwood*, a *Scottish* Man, writes) the Admiral, and Judg of the Admiralty hath power within the Sea-flood, over all Sea-faring Men, and in all Sea-faring Causes and Debates, Civil and Criminal: So that no other Judg of any degree may meddle therewith, but only by way of Assistance, as it was found in the Action brought by *Anthony de la Taur*, against *Christian Martens*, Novemb. 6. 1542.

Abridg. c. 1.

The Admiral of *England* (as *Mr. Selden* observes) hath another manner of Right, and Jurisdiction, than the Admiral of *France*, or other ordinary Admirals; for that the Jurisdiction over the Seas of *England* and *Ireland*, and the Dominions and Isles of the same, as a Province, are committed to his Custody and Tuition, as to a President, to defend the same, as in the Dominion of the King, by whom he is authorized; the Bounds of which Jurisdiction are limited and determined in those Seas. And besides,

De Dom. Mar. l. 2. c. 27.

besides, as the *French*, and other Admirals, he hath the power over the Navy, and the Government over the Sea-men, and Jurisdiction over the Persons and moveable Goods which come under his Judicature, *pour raison ou occasion del faie de la mer* : Which Jurisdiction hath no Bounds, but extends to the *Mediterranean, African* and *Indian Seas*, or any other far remote.

Jurisdiction,
p.142.

What Mr. *Selden* delivers concerning the Admiral of *England's* Special Jurisdiction, in the first respect, is confirmed by an ancient Record in *French*, in *Archivis* of the Tower of *London*, set out at large by Sir *Edward Coke* ; the effect and tenour whereof is, That whereas, during the Wars between *Philip King of France*, and *Guy Earl of Flanders*, *Reginerus Grimbaldus*, Admiral of the *French Navy*, had spoiled the Merchants of divers Nations, sailing towards *Flanders*, in the *English Seas* ; and Commissioners being appointed by the two Kings, to hear and redress the Complaints concerning the same, the Deputies of the Prelates, Nobility and Commonalty of the Towns of *England*, and of divers Maritime Countries ; as of *Genona, Catalonia, Spain, Germany, Zeland, Holland, Friesland* and *Norway* declare, That the Kings of *England*, by reason of that Realm, time out of mind, have been in peaceable Possession of the Sovereign Dominion of the Sea of *England*, and of the Islands therein situate, by ordering and establishing Laws, Statutes and Countermands of Arms, and Vessels otherwise furnished than for Merchandising, and by taking Security, and giving Protection in all Causes needful, and by ordaining all other things requisite for the maintaining of Peace and Right amongst all other People, as well of other Seignieuries, as of their own, passing through the same : And all manner of Cognizance and Jurisdiction, high and low, touching those Laws, Statutes, Ordinances and Countermands, and all other Acts which may appertain to the Sovereign Dominion aforesaid ; and that *A. D. B.* Admiral of the Sea, deputed by the King of *England*, and all other Admirals appointed by him, and his Ancestors, heretofore Kings of *England*, have been in peaceable Possession of the said Sovereign Protection ; together with the Consuance and Jurisdiction, and all things before-mentioned thereunto appertaining (except in case of Appeals to their Sovereign Kings of *England*, for default of doing Right, or giving wrong Judgment) and especially in making Restraint, doing Justice, and taking Security for the Peace of all manner of People, bearing Arms on the Sea, or Ships sailing otherwise apparelled, or furnished, than belongs to Ships of Merchandize ; and in all other points in which a Man may have reasonable Cause of Suspicion against them, touching Robbery, or other Misdemeanours.

Selden lib.2.
cap.16.

Besides the Jurisdiction Extraordinary of the Admiral of *England*, concerning Protection against Depredations in the *English Seas* (as Mr. *Selden* writes ;) his Ordinary Jurisdiction is over the Persons and Goods moveable, which come under his Judicature by occasion of *Businesses relating to the Sea*, is not only agreeable to the Jurisdiction of the *French*, and other Admirals, but is also warranted by the King's Commissions ; as it is apparent by ancient and later Patents, granted by the Kings of *England*, in which the Admirals of *Englands* Authority and Jurisdiction is expressly and fully declared, as followeth ; *Damus & concedimus, &c. We give and grant to N. the Office of Our Great Admiral of England, Ireland and Wales, &c. And We make, appoint and ordain him Governour-General of Our Navies and Seas of the Kingdoms aforesaid. And be it further known, that We, of Our special Grace, and certain Knowledg, do give and grant to the same Our Great Admiral, and Governour of our Navies, all and all manner of Jurisdictions, Liberties, Offices, Fees, Profits, Preheminences and Privileges whatsoever belonging or appertaining. So far is recited in the solemn Form of the Admiral's Commission, by Mr. Selden, as sufficient to his purpose ; and then, saith he, follow many things, declaring that most ample Power and Jurisdiction ; amongst which is expressed, in Civil Causes, that to him it is granted, *Ad cognoscendum de placitis, &c. To hold Consuance of Pleas, Debts, Bills of Exchange, Policies of Assurance, Accounts, Charter-parties, Contractions, Bills of Lading, and all other Contrasts, which may any ways concern Moneys due for Freight of Ships hired, and let to hire ;**

hire; Moneys lent to be paid beyond the Seas, at the hazzard of the lender, and also of any Cause, Business, or Injury whatsoever had, or done, in or upon, or through the Seas, or publick Rivers, or fresh Waters, Streams, Havens, and places subject to overflowing, whatsoever, within the flowing and ebbing of the Sea, upon the Shoars or Banks whatsoever adjoining to them, or either of them, from any the said first Bridges whatsoever, towards the Sea, throughout Our Kingdoms of England and Ireland, or Our Dominions aforesaid, or elsewhere, beyond the Seas, or in any Ports beyond the Seas whatsoever, With divers other Clauses, containing Power of Coercion for the maintenance of that Jurisdiction.

By the Commission of Oyer and Terminer, granted likewise under the Great Seal, according to the Statute of the 28th. of Henry the Eighth Chap. 15. and other Statutes, for the punishing of Offences and Matters Criminal, committed within the Jurisdiction of the Admiral, Power is granted in the Kings name, to hear, and determine *De omnibus & singulis proditionibus, &c.* of all and singular Treasons, Robberies, Murthers, Felonies and Confederacies, &c. as well in and upon the Sea, or any River, Port or Fresh-Water, Creek, or place whatsoever, within the flowing of the Sea to the full, beneath the first Bridges towards the Sea, as upon the Shoar of the Sea, or elsewhere within the King's Maritime Jurisdiction of the Admiralty of the Realm of England, and the Dominion of the same: As well against the Peace, and the Laws of the Land, as against the King's Laws, Statutes and Ordinances of the King's Court of Admiralty. And also touching all and singular other Matters which concern Merchants, Owners and Proprietaries of Ships, Masters, Ship-men, Mariners, Ship-wrights, Fishermen, Work-men, Labourers, Sailors, Servitors, or any others.

A S S E R T. III.

That in all places where Judges have been appointed for Sea-busineses, as also in England, certain Causes, viz. such as have relation to Navigation, and Negotiation by Sea, have been held proper for their Consufance.

Maritime Laws, saith Godfrey, concern Persons, or Dealings between Merchants and Sea-men; which is agreeable to the subject matter of the several Laws mentioned in the first Chapter, and what appears to have belonged to the office of Maritime Judges.

Tit. de Varlet.

Amongst the Grecians, Causes happening betwixt Merchants and Sea-men were called, *Δίκα ἐμπορείου*, Causes concerning Trade, as Julius Pollux; and *Δίκα τῆς ναυαρχείας*, as Suidas testifies. The Rhodian Laws, although as they are now extant, are not ranked under distinct Heads or Titles, yet they may be reduced to these Particulars: As first, Concerning hiring and freighting of Ships. Secondly, Concerning transporting Passengers and Goods. Thirdly, Touching the delivery and discharging the things received in good Condition. Fourthly, Touching Contributions for Losses in common danger, and for Salvage of Goods. Fifthly, For borrowing and trusting of Money for Sea-voyages. Sixthly, Concerning Mariners Duties, their Wages, and the like.

Gnomas. verb. Δίκα.

The same were the Matters taken into Consideration, when the Roman Senate entered into a Consultation to settle the Business of the Sea: For when *Tiberius Claudius* had signified to them, that the Sea-men, and Merchants trading by Sea, had be-

Jac. Godofred. Comment. ad I. Deprecatio.

sought

sought him, that such Busineses which were incident to the Sea might be reduced into some Order ; Nero, then a Senator, advised, that some might be sent to the Isle of Rhodes, who should diligently enquire and take notice of what was there observed concerning Mariners, Sea-men, Merchants, and Passengers Goods put on Board Ships, Partnerships, Building, Buying, or Selling of Ships, Intrusting Gold and Silver, and divers other things. All which was done accordingly, as appears by the Titles of the Roman Civil Laws, into which the Rhodian Laws were incerted ; and by the

Basilic. l. 33.

Laws touching Sea-affairs, which afterwards the Greek Empire received from the Romans, as in the Title *De Nauticis Obligationibus*, &c. Touching the Obligations, or Duties of Mariners, and all manner of Actions which may be brought concerning Ships, or those who sail in Ships, Owners, Masters, or Passengers : Moreover, touching Wrecks of Ships, Casting forth of Goods, and Contributions ; and also Fisher-men and Fishing.

The same Busineses also are regulated by the Constitutions of the *Consolato del Mare*, in which are contained the Statutes and Ordinances of ancient Authority, provided for all Causes of Merchandizing and Navigation, as it is more fully signified in a Chapter of that Book, *Nello progresso di questo libro*. In the progress of this Book it is declared, how the Masters of Ships ought to demean themselves towards Merchants, Mariners, Strangers, and all other sorts of People, which pass in their Ships ; and also, how Merchants ought to perform with Masters of Ships, and how Strangers and others ought to pay Freight for the transporting of their Persons, &c. All which are made good in the particular Ordinances and Constitutions therein contained.

Cap. 24.

Partid. 5. § 9.

The Sea-Laws in the Spanish *Partidaes* have the same scope, as it is in the Title, *We intend here to speak of Shipping hired to undergo the Adventure of the Sea*, and we will shew what things the Master of the Ship ought to observe towards the Merchants, and how the Dammage that shall happen to Goods cast over-board by occasion of Storm ought to be divided, and of the Price due for the Hire of Ships, and of other Matters which may concern the same Affair.

So much is likewise signified in the Title of the Laws of Oleron, which, in the Edition annexed to the Customs of Normandy, are called, *Ordonances Royaul touchant le fait de la Mere* ; as also Judgments, *de la mere, des nef, des Mariners, & aussi des Marchants, & de tout leur estre* : And in the Edition set out by Peter Garrias, *La maniere comme les Maestres de Navire*. The manner how Masters of Ships, Merchants and Mariners ought to regulate and govern themselves, according to the Judgments of the Roll of Oleron.

Notwithstanding these Examples of the Usages of all other Nations, some amongst us, as take upon them to determine, that to the Jurisdiction of the Admirals of England, no special, or certain Causes do belong : So the Lord Hobard, in *Audly and Jennings Case*, affirms, That their Jurisdiction is not in respect of any certain Causes, as the Causes of Tithes and Testaments are in the Spiritual Court, but only in respect of Place ; and no doubt but Sir Edward Coke, and others who talk so much of *Altum Mare*, are themselves persuaded, and would persuade others, to be of that Opinion : But it is apparent, that it is not the Place only, but the nature of the Case, happening within such a place, that makes the Jurisdiction : And therefore, if a Contract of Marriage, or a Testament, be made at Sea, the Admiral claims no Consuance thereof ; which he might do, if the place alone were sufficient to give the Jurisdiction. And so Godfrey, in his Comment upon the Customs of Normandy,

Tit. de Vareos.

saith, *That the Jurisdiction of the Marshal of France, and of the Admiral, are limited to certain Causes and Matters : Whereupon it followeth, that they cannot judg, but of things of which the Consuance belongs unto them ; for their Jurisdictions are not regulated only by the Territory or Place, but also by the Causes and Matters, over which a competent Power is granted unto them*. And so Justice Reeves, in an Argument in *Communi Banco*, delivered, That he differdd in Opinion from my Lord Hobard ; and affirmdd, That the Cause, as well as the place, gave Jurisdiction ; for, if a Man upon the Sea do seal a Lease, or an Obligation, the Common Law shall have the Jurisdiction, and not the Admiralty, because the Cause is not Maritime. And this, he says, agrees with the Lord Hobard himself, in *Bridgman's Case*. And

Lenthall & alii
contr. D. Will.
Ruffel & alii.

Serjeant

Serjeant Callis, in his Readings, doth acknowledg, *That the King rules on the Sea by the Laws Imperial, and the Roll of Oleron, and others: But that is, saith he, in the Causes of Shipping, and of Merchants and Mariners.* And whereas the Serjeant saith well; and I suppose no Man will deny but the Civil or Imperial Laws, the Roll of Oleron, and others (by which, I suppose, may be understood, the Articles of the Inquisition of *Quinborough*) are of force in the Admiralty of *England*. For further Illustration, that there are certain Causes properly belonging to the Consuance and Jurisdiction of the Admiralty-Court of *England*, it may be more particularly deduced and shewed from these several and respective Authorities.

And first, As touching the particular Causes which may be deduced from the Civil Laws, some things have been already shewed, out of what the *Romans* derived from the *Rhodian* Laws; and if any will be further satisfied, he may find it perspicuously declared in a Tract, *De Jure & Judicio Maritimo*, wherein the particular Causes, not only Civil, but also Criminal, concerning Navigation and Negotiation by Sea, are summarily set down, with relation to the Text of the Civil Laws.

And touching the Laws of *Oleron*, which are less obvious, it may be observed, that the particular Cases therein are; as first,

Touching Ships hired for Sea-voyages, and their Proceedings in the same.

1. How Masters and Mariners are to be satisfied, when the Merchant provides not his Goods ready, to be laden at the time agreed upon.
2. How the Master ought to consult with his Company before he put out of the Harbour, and proceed with their Advice; and what he is liable unto, if he do otherwise.
3. How the Master ought to make Satisfaction when the Merchant is prejudiced by his stay in any place, and is not proceeding in the Voyage.
4. How the Master, in case his Ship be disabled by some misfortune, may repair it, or hire another; or, if the Merchant refuse, what Freight may be demanded.

Secondly, *Touching the safe keeping and delivering of Goods received into the Ships.*

1. How the Merchant shall be satisfied if his Goods be damnified in the Ship, by evil stowing, or other bad usage; and how the Master and Company may clear themselves.
2. How the Master and Company are liable unto the Merchant, if any Goods brought into the Port of Discharge, miscarry in the Unlading, by occasion of the Tackling or Cordage, which are found unfit.

Thirdly, *Touching the Engaging of Ships or Goods in case of necessity.*

1. Whether the Master, wanting means to proceed in his Voyage, may sell or dispose of the Ship, without Commission from the Owners; and how, and in what Case he may engage some Tackle, or Furniture of the Ship.
2. How far, in case of necessity, the Master may intermeddle with the Merchant's Goods; and, if he dispose of any, how he is to make Account, and give Satisfaction.

Fourthly, *Touching Contributions to be made for Loss, upon occasion of common Danger.*

1. How the Master, with Advice of those in the Ship, or otherwise, in extremity of Tempest, may cast out some Mens Goods, to save themselves and the rest; and how Average, or Contribution is to be made.

A a

2. How

2. How the Master, in the Tempest, cutting down his Mast, and casting it over-board, to save the Ship and Goods, ought to have Satisfaction from those, whose Goods were saved.

Fifthly, Touching Damages done by, or betwixt several Ships.

1. How and in what manner the Damage is to be born, when a Ship sailing into a Port, bruises or breaks another Ship riding there at Anchor.

2. How if two Ships riding at Anchor in a Haven, and the Water being low, the Master of the one observing some danger from the Anchor of the other, may give notice thereof to the Master of that Ship; and if he neglect to remove it, may cause it to be done by his own Company; and if he be hindred therein, and Damage done, what Reparation may be recovered.

Sixthly, Touching the Charge for hiring of Pilots, and their Duty.

1. The Master being bound by Charter-party to pay Pilotage, in what places, and how far he is bound thereunto.

2. How far the Pilot is liable to make Satisfaction of the Ship's Miscarriage under his Charge; and whether he be bound, when he hath brought her into the Harbour, if she miscarry by mis-placing there.

There be many other Cases contained among these Judgments of *Oleron*, but these may suffice for our purpose.

As the Roll of *Oleron* doth contain Judgments or Verdicts, especially in Civil Causes, which did belong to Maritime Judicature, so in the Inquisition at *Quinborough* are presented Matters Criminal, and Offences, concerning which anciently Enquiry hath been made in the Admiralty-Jurisdiction: Which may be reduced into these Heads; as,

First, Offences against the King and Kingdom; as,

1. Of such as did furnish the Enemy with Victuals and Ammunition; and of such as did traffick with the Enemies, without special Licence.

2. Of Traytors Goods detained in Ships, and concealed from the King.

3. Of Pirats, their Receivers, Maintainers and Comforters.

4. Of Murthers, Man-slaughters, Maims and Petty-felonies, committed in Ships.

5. Of Ships arrested for the King's Service, breaking the Arrest; and of Serjeants of the Admiralty, who for Money, discharge Ships arrested for the King's Service; and of Mariners, who having taken Pay, run away from the King's Service.

Secondly, Offences against the publick Good of the Kingdom; as,

1. Of Ships transporting Gold and Silver.

2. Of carrying Corn Over-Sea without special Licence.

3. Of such as turn away Merchandizes or Victuals from the King's Ports.

4. Of Fore-stallers, Regrators, and of such as use false Measures, Ballances and Weights, within the Jurisdiction of the Admiralty.

5. Of such as make Spoil of Wrecks, so that the Owners, coming within a Year and a Day, cannot have their Goods.

6. Of such as claim Wrecks, having neither Charter nor Prescription.

7. Of Wears, Riddles, Blind-stakes, Water-mills, &c. whereby Ships or Men have been lost or indangered.

8. Of removing Anchors and cutting of Buoy-Ropes.

9. Of such as take Salmon at unseasonable times.

10. Of such as spoil the Breed of Oysters, or drag for Oysters and Mussels at unseasonable times.
11. Of such as fish with unlawful Nets.
12. Of taking Royal Fishes, viz. Whales, Sturgeons, Porpoises, &c. and detaining the one half from the King.

Thirdly, *Offences against the Admiral, the Navy, and Discipline of the Sea.*

1. Of Judges entertaining Pleas of Causes belonging to the Admiral; and of such as, in Admiralty-Causes, sue in the Courts of Common Law; and of such as hinder the Execution of the Admiral's Process.
2. Of Masters and Mariners contemptuous to the Admiral.
3. Of the Admiral's Shares, of Weirs or Derelicts, and of Deodands belonging to the Admiral.
4. Of Fletton, Jetson and Lagon, belonging to the Admiral.
5. Of such as Freight Strangers Bottoms, where Ships of the Land may be had at reasonable Rates.
6. Of Ship-wrights taking excessive Wages.
7. Of Masters and Mariners taking excessive Wages.
8. Of Pilots, by whose ignorance Ships have miscarried.
9. Of Mariners forsaking their Ships.
10. Of Mariners rebellious and disobedient to their Masters.

In the same ancient Book of the Admiralty there is a Copy of a more ancient Enquiry touching Admiral-Causes, wherein some things relate to Constitutions made by King *Richard* the First, at *Grimesby*, (viz.) That Ships arrested for the King's Service, breaking Arrest, shall be confiscated to the King: And by King *John*, at *Hastings*; That no private Man should appropriate to himself the benefit of any salt Waters, by Meers, Ridles, and the like; and that the same should be pulled down.

And the Fishing, cryed common to all People, was likewise ordered by King *John*.

This may suffice to confirm, that there were certain special Causes, both Civil and Criminal, which did anciently belong, and properly, to the Conusance of the Admiral; and to shew, that this Jurisdiction was not wholly confined only to the Sea.

A S S E R T. IV.

That the Jurisdiction of the Admiral of England, as it is granted by the King, and is usually exercised in the Admiralty-Court, may consist with the Statutes and Laws of this Realm.

First, **I**T appears by ancient Record of the time of King *Edward the First*, *De Superioritate Maris*, that it was acknowledged by the Deputies of the Parliament of *England*, and of divers other Nations, That the Kings of *England*, and of divers other Nations, time out of mind, enjoined the Dominion and Sovereignty of the *English* Seas, by prescribing Laws and Statutes for the preserving Peace and Justice, and by exercising all kind of Authority in matters of Judicature, and all other things which may concern his Sovereignty in the same; which being granted, his power to depute a Magistrate or Officer to those purposes, with so much of his Authority as he shall think fit, cannot be denied.

*Jurisdiction of
Courts, cap. 6.
f. 127.*

*De Dom. Mar.
lib. 12. cap. 17*

Secondly, That the Jurisdiction and Power granted by the King in his Letters Patents to the Admiral, is agreeable to Commissions anciently granted, and which have been passed from time to time by the King's learned Council, and by the Lord Chancellor, or the Lord Keeper for the time being, who have thereunto set the Great Seal; and that the Authority and Jurisdiction of the Constable and Marshal is designed by Sir *Edward Coke*, by referring to Grants of those Offices anciently made by many several Kings, with exception only to one irregular Precedent, in the time of King *Edward the Fourth*.

Thirdly, That Mr. *Selden* shews, that all the Patents of the Office of the Lord Admiral, from the beginning of Queen *Maries* time, to the time of King *Charles*, have been conceived after one and the same form and tenour; as, of *Edward Lord Clinton*, afterwards Earl of *Lincoln*, under King *Philip* and Queen *Mary*; of *Charles Howard Lord Effingham*, afterwards Earl of *Nottingham*, under Queen *Elizabeth*; of *Charles Duke of York*, after King *Charles*, under King *James*; and of *George Duke of Buckingham*, under King *James*, and King *Charles*: To which may be added, the Patent of *Algernon Earl of Northumberland*, under King *Charles the First*; and of *James the most Illustrious Duke of York*, under King *Charles the Second*.

*1. & 2. Phil.
& Mar.*

Fourthly, That the Lord Admiral, and his Deputies proceeding according to his Commission, is expressly allowed by King *Philip* and Queen *Mary*; where they, by a Statute restraining the Exportation of Corn without Licence, make a special Provision, *That that Act shall not be prejudicial or hurtful to the Lord Great Admiral of England for the time being, or to the King and Queens Majesties Jurisdiction of the Admiralty; but that the said Lord Admiral or his Deputies shall exercise, use and execute all kinds of Jurisdiction belonging to the Sea, according to his or their Commissions.* Which Provision, although it seems to have been made in respect of that Statute, yet it shews what respect the King and Queen intended to their Lord High Admiral, their own Admiralty-Jurisdiction in all matters belonging to the Sea, and to the Commission by them granted.

Against the Jurisdiction of the Admiral, as is granted by the King, and as it is exercised in the Court, it is pretended in general, That it is not agreeable, First, To several Acts of Parliament. Secondly, To divers Judgments, Book-Cases, and Judicial Proceedings. To which may be added, the Resolutions of the Judges upon the Complaint of the Admiral, in Sir *Edward Coke's Articuli Admiraltatis*. All which more especially may be reduced to three Heads.

First,

First, Where the Admiral meddles with Contracts and Writings concerning Sea-busineses made within the Realm.

Secondly, Where he meddles with other things done within the Bodies of Counties; and

Thirdly, With such things as are made or done beyond the Sea.

The Acts of Parliament are, First, The Statute of the 13th. of *Rich. 2. chap. 5.* which restrains the Admiral from meddling with things within the Realm. Secondly, That of the 25th. of the same King, *chap. 3.* which declares, That he hath no Jurisdiction within Bodies of Counties. Thirdly, That of 2 *Hen. 4.* which inflicts Penalties on those who sue or proceed contrary to that of the 13th. of *R. 2.* Fourthly, That of the 5th. of *Elizabeth*, which is pretended to exclude the Admiral from meddling with things done within Ports and Rivers.

The first of these, being more general, may in this place be considered; the rest being more particular may, in discussing of some other particular Points to which they are applicable, be examined.

That of 13 *Rich. 2. chap. 5.* ordains, that the Admirals and their Deputies shall not meddle of any thing done within the Realm, but only of things done upon the Sea, as it hath been used in the time of King *Edward the Third.*

Touching this Statute, it may be observed what *Sir Edward Coke* delivers out of *Plowden's Commentaries*, *That the Preamble of a Statute is the Key to open the meaning of the Makers of the Act, and the Mischiefs which they intended to remedy.* Now in the Preamble of the Statute it is suggested, that the Admiral had incroached divers Jurisdictions and Franchises belonging to the King and other Lords; from whence it may be conceived, that the Parliament intended only to restrain him from meddling in his Courts with such things within the Realm, wherein he had incroached upon the Jurisdiction of the King and other Lords, which what those things were, it doth no ways appear; but it cannot be imagined, or reasonably conceived, that it was intended the Admiral should be debarred from proceeding in Causes of Navigation and Negotiation by Sea, which never did belong to any other Courts of the King or other Lords, and were formerly held proper for the Conufance of the Admiral; and, as things were then stated, could not be held Incroachments.

So much may the rather be supposed, because the Statute restraining him from meddling with things done within the Realm, but only with things done upon the Sea, further adds,, *According to what hath been duly used in the time of the noble Prince King Edward, Grandfather to the King; which was King Edward the Third.*

Sir Henry Spelman writes, that some Men did conceive *Causarum Nauticarum cognitionem, & forum rei maritimæ, quod hodie Curiam Admiralitatis vocant, sub Edwardo Tertio illuxisse.* And it is probable, that in that King's time, who did many other glorious things for the Good of this Nation, the Court of Admiralty received some Settlement, and grew more conspicuous than it was before. But the Constitutions observed by *Mr. Selden*, in the Book of the Admiralty of *Henry the First, Richard the First, King John, and Edward the First*, do manifest, that the Court was much more ancient. And *Sir Edward Coke*, to shew the Antiquity of the Court of Admiralty to have been long before the time of *Edward the Third*; in whose days, he says, that some had dreamed that it had begun, recites the ancient Record *De superioritate Maris*, before-mentioned. And likewise another quoted also by *Mr. Selden*, wherein it is shewed, that King *Edward the Third*, in the twelfth Year of his Reign, did consult with all his Judges, *Ad finem quod retineatur & continuetur ad subditorum prosecutionem forma procedendi quondam Domini Regis, &c.* that is, *To the end that the Form of Proceedings at the Suit of the Subjects, begun and ordained by his Grandfather King Edward the First, and his Council, for retaining and preserving the ancient Sovereignty of the Sea of England, and the Right of the Office of the Admiralty in the same, might be resumed and continued, touching the correcting, interpreting and declaring the Laws and Statutes lately ordained for the maintaining*

Jurisdiction of Courts, p. 330.

Gloss. v. Admiral.

Jurisdiction of Courts, p. 142.

Ibid. 144.

Lib. 2. c. 16.

maintaining of Peace and Justice amongst the People of all Nations whatsoever, passing through the English Seas, and for punishing of Offences, and for giving of Satisfaction to such as were damnified; which Laws and Statutes were corrected, declared, interpreted and published by King Richard the First, King of England, in his Return from the Holy Land, and were intituled Le Ley Oleron in the French Tongue.

And it is manifest, that the Law was continued all that King's time, in regard that in the 49th. Year of his Reign, the selected Sea-men for the Inquisition at *Quinborough*, in the Conclusion say, That touching some Busineses proposed in the Articles of the Inquisition, they know no better Advice nor Remedy than that which had been formerly used and practised after the manner which is contained in the Law of *Oleron*.

All which being admitted, and duly considered, it may be presumed, that such Causes as did originally by Civil Law, belong to the Admiralty, and what former Kings had anciently ordained for the regulating of the same; as likewise, such as were agreeable to the matters decided in the Judgments of *Oleron*, and what are contained in the Inquisition taken at *Quinborough*, in the time of King *Edward the Third*, were within the Conusance of the Admiralty-Court; and consequently, the same are permitted to be tried and determined in the same Court, by the Statute of the 13th. of *Richard the Second*.

Touching the Judgments, Judicial Acts, and Book-Cases, intended to restrain the Admiral of *England* in Exercise of his Jurisdiction, as it is granted in the King's Commission, it may be answered in general; First, That those Judgments, Judicial Acts, &c. are in Causes of difference in respect of Jurisdiction betwixt the Courts of Common Law and the Admiralty-Court; and it is incident to all Professions, where there is any Competition or Emulation with others, to incline to that which is most to their advantage. Secondly, Such Judgments and Book-Cases have been grounded upon the common understanding of the Statutes, without any notice or respect to the Laws of the Sea, or the Condition of Maritime Causes, the Circumstances of the Places being the chief Rule by which they have been framed. Thirdly, That many of them, upon due Examination, may be found not so concluding as they are pretended; and although much Respect and Reverence be due to the Authors, yet we are not bound to believe that their Judgments are infallible. Fourthly, That the Judicial Proceeding as Prohibitions, being the Results of the former Authorities, they may be weighed accordingly. Lastly, Touching the main piece, *Sir Edward Coke's Articuli Admiralitatis*, carrying the Reputation of the Resolutions of all the Judges touching the Matters therein contained, it will appear, that they very much differ from the Concessions of the Judges of the King's Bench, 1575. and from the Resolution of all the Judges the 18th. of *February*, 1632. subscribed unto by them, in the presence of King *Charles*, and twenty Lords of his Council.

The particular Authorities which may be collected out of *Sir Edward Coke's* Notes, to prove that the Admiral of *England* hath no Conusance of things done within the Realm, but only of things done upon the Sea, are as followeth.

1. That in the 2d. of *Richard the Second*, *Hibernici sunt sub Admirallo Angliæ, de facto super alto Mari.*

2. that the 7th. of *Richard the Second*, in an Action of Trespass brought for a Ship and Merchandises taken away, the Defendant pleaded, that he did take them, *En le haut Mer, ou les Normans que la enemis la Roy*; and it was allowed a good Plea.

3. That *Fortescue*, who lived in the time of *Henry the Sixth*, saith, *Si quæ super altum mare extra Corpus Comitatus in placito coram Admirallo deducantur per testes terminari debent.*

4. That *Dyer*, in the time of *Queen Mary*, saith, That by the Libel in the Admiralty-Court, the Case is supposed to commence *sur le haut mer, & intra Jurisdictionem de l'Admiralty.*

To these Authorities may be answered in general ; First, That whereas some of them speak of *Altum Mare*, the Statute of the 13th of *Richard* the Second hath no such Attribute, but mentions simply the Sea.

2. That the same Authorities granting that the Admiral hath Jurisdiction on the Sea, do not declare, much less conclude, that he hath no Jurisdiction elsewhere : And, as to the Particulars ;

1. The Authority of the 2d. of *Richard* the Second, which affirms, that the *Irish* were subject to the Admiral of *England* for a thing done on the Sea, mentions not for what kind of thing ; and happily it might be for some Offence against the Crown, or against the Peace, in offering Violence to the King's Subjects, or the Subjects of his Allies : And in such Cases it might be understood, that he had Jurisdiction over the *Irish*, as over the Subjects of *England*, and other Nations, only extending to the high Sea. But it cannot from thence be argued, but that if it were a Business concerning Navigation, or Negotiation by Sea, he might also have had Jurisdiction over the *Irish*, as well as over other Persons ; not only *super alto mari*, but also in other places elsewhere.

2. The Plea to the Action of Trespass, in the 7th. of *Richard* the Second, might be good, and allowed in two respects ; First, In regard the thing was done where the Country could take no notice, and therefore no Jury by twelve Men could be had. Secondly, In regard the Ship and Goods were taken from the King's Enemies, against whom no Trespass could be committed, because that to offend them any ways was lawful ; and in that respect the Plea might have been allowed, although the Ship and Merchandise had been taken in a Port, or Navigable River.

3. Whereas *Fortescue* says, that things done upon the high Sea, prosecuted before the Admiral, ought to be determined according to the Proofs made by Witnesses, and no more ; Sir *Edward Coke* affirms, That it proves by express words that the Admiralty is confined to the high Sea. *Fortescue* having given reason for Tryals by Jury, when the Neighbourhood of the Country could take notice of the Business, grants, That for things done in other places, the Law of the Kingdom doth allow of Proofs by Witnesses ; as in Causes commenced before the Admiral for things done on the high Sea ; and likewise before the Constable, for things done beyond the Sea. So that it is evident, he doth no more expressly confine the Admiral's Jurisdiction to the high Sea, than he doth the Constable's to places beyond the Sea ; it being notorious, that his Jurisdiction extends to Deeds of War, and Arms within the Land ; as it will be proved, that the Admiral-Jurisdiction likewise to matters of Navigation, and Negotiation by Sea.

4. Touching the Authority of *Dyer*, that by Libel in the Admiralty-Court, the Case is surmised to commence, *Sur la haut mer*, &c. it may be answered, that the Libels in the Admiralty sometimes (as the business falls out) declare, *Super alto mari* & *infra jurisdictionem Curiae* ; but ordinarily, Causes are laid only *Intra fluxum* & *refluxum Maris* & *Jurisdictionem Curiae* ; and generally the Causes are no otherwise described, but *A. contra B. in Causa Civili* & *Maritima*.

A S S E R T. V.

That the Admiral of England may hold Conusance of Contracts, and Writings made at Land, touching Business of Navigation and Trade at Sea.

Notes upon
Fortescue, B. 6.
p. 29. v. 557.

BY an ancient Record in the black Book of the Admiralty (of which Mr. Selden takes notice) it appears, that it was ordained by King Edward the First, and his Lords, at *Hastings*, *Que comment divers Seigneurs avoient franchises*, &c. *That although divers Lords had divers Franchises to try Pleas in Ports, yet that neither their Stewards nor Bayliffs should hold any Plea, if it concerned Merchant or Mariner, as well for matter of Fact, as of Ships, Obligations, and other Deeds.* Which, although it extends only to inferiour Lords, yet it may be said, that it was done in favour of the Admiral's Jurisdiction in such Matters.

Secondly, By Commissions from time to time granted by the Kings of *England*, to the Admirals, power is given, *Ad cognoscendum*, &c. *to hold the Conusance of Charter-parties, Policies of Assurance, Bills of Bottomry, Bills of Lading, and of Sale of Ships.*

Thirdly, The Causes and Suits arising by occasion of Businesses contained in such Writings have in all observable times and places been held to be Maritime, and the Conusance of them hath been allowed to Maritime Courts, as it hath been before fully shewed. And it may be further considered, that such Contracts and Writings have their Original from ancient Maritime Laws; and are, both in Names and Nature, things foreign to the Laws of this Realm. And so much may be gathered from the Order which *West* observeth in his Book of Prefidents; where, after the Forms of Deeds and Contracts proper to the Common Law, he handles those which concern Merchandizing and Trade by Sea, as things of a distinct and several nature.

Touching the Particulars; First, Charter-parties seem to have been derived from the *Rhodian* Laws; by which it was provided, *Si quis navem conduxerit, instrumenta consignata sunt*; *If any Man shall hire a Ship, let there be Writings drawn and sealed thereupon.*

Lex Mercat.
p. 1. cap. 21.

There is likewise mention of Charter-parties in the Roll of *Oleron*, and in the *French* later Ordinances, made for the Reglement of the Admiralty of *France*; and it is supposed, that no mention of them can be found in any Law or Statute of this Realm, until the 32d. of King *Henry* the Eighth, cap. 14. where the Conusance of them is referred to the Admiralty, as it shall be hereafter shewed. Moreover, *Malines* confirms, that anciently in Charter-parties it was expressed, *That the Contents thereof should be understood according to the Law of Oleron*; and at this time there are Clauses usually inserted into them, enjoining, That the Merchants, besides the Payment of Freight, shall make Allowance for *Primage*, *Average* and *Petrelodmenage*; things no where occurring in the Books of Common Law, and anciently determinable by the Law of *Oleron*.

P. 1. cap. 14.

Secondly, Policies of Assurance are grounded upon the Civil Law; which alloweth an Action for the undertaking a Hazard which is doubtful, for Reward or Consideration first given, which is commonly called a *Præmio*; they are, of later Civilians, called *Sponsiones Mercatoriae*, and *Assecurationes*; which *Malines* affirms, were taken up in this Kingdom from the Laws of *Oleron*, practised on the Sea-Coasts of *France*; but it is manifest, that now they are likewise in use in *Venice*, *Naples*,

Naples, Genoua, Ancona, Spain and Portugal, and in other places where the Affairs of the Sea are regulated by the *Civil, the Consolato, and Laws of Oleron.*

Thirdly, Bills of Bottomry, when an Owner, or Master of a Ship, to furnish his Voyage, takes up Money upon extraordinary Interest, to be paid when the Ship arrives at the Port appointed, and thereby engages his Ship for the performance of the same, are grounded on the ancient *Grecian and Roman Laws.* *Julius Pollux*, a learned Expofitor of Terms, or Words used amongst the *Grecians*, calls a Bill of this kind, *ναυτικὸν ὑπερεγγλῆν, quæ de nautico fœnore conscripta est*; of which *nauticum fœnus*, there are several Titles in the Digest and Code of the Civil Law, and the Moneys so lent to be transported at the hazard of the Lender, in the Civil Law, is called *Pecunia trajectitia*; of which *Salmatius*, *Pecunia trajectitia dicitur, quæ trans mare vehenda accipitur, & usuræ quæ ex pacto in eam pecuniam præstantur, Maritimæ, & nauticæ dicuntur.* D. lib. tit. 2.
C. lib. 4. s. 33.
D. Usuræ, c. 2.

Fourthly, Bills of Sale of Ships are made conformable to Maritime Laws; for, as *West*, in his Presidents, delivers the Form, it is in such Bills of Sale expressed and declared, That he that sells the Ship, binds himself, his Executors and Administrators, the said Ship so bargained and sold, to warrant and defend, against all Men, for one whole Year and a Day, according to the Law of Oleron, the danger of the Sea, Fire and Enemies only excepted.

These things being considered, it may be thought reasonable, that such Contracts and Writings being grounded upon the Civil Law, the Laws amongst Merchants, and other Maritime Laws, the Sutes arising about the same, should rather be determined in those Courts, where the Proceedings and Judgments are according to those Laws, than in other Courts which take no notice thereof.

For the restraining of the Court of Admiralty from proceeding in Sutes arising from such Contracts and Writings made at Land, although the Businesses therein contained are to be performed at Sea, amongst the Authorities cited by *Sir Edward Coke*, there may be intended, applicable to this purpose, First, The Act of Parliament of the 15th. of *Richard the Second*, chap. 15. Secondly, Some Judgments given, and Prohibitions granted in the Courts of Common Law, concerning Causes of this sort, commenced in the Admiralty.

Touching the Statute of the 15th of *Richard the Second*, chap. 34. which is the Ground of the main Objections against the Admiral's Jurisdiction, it may be conceived, That whereas that of the 13th. Chapter only in general restrains the Admirals from meddling with things done within the Realm, and allows them to meddle with things done on the Sea, that is relating to the Sea, this Statute was intended to declare more expressly, both in what places, and in what matters they should not meddle: And touching the places, in regard the word *Realm*, as *Sir Edward Coke* observes, in a general sense, extends to the Sea within the King's Dominions, as well as to the Land, declares the Restraint to be only within the Bodies of Counties: And it may be supposed, that he intended a difference betwixt the Bodies, and the Extremities or Bounds of Counties; as the Statute of the 3d. of *Edward the First* makes a difference betwixt things done within the Shires, and things done within the Marches, and Borders of Shires. Whence the Statute of the 5th. of *Elizabeth*, chap. 5. allows to the Admiral's Jurisdiction, as the main Sea, so also the Coasts of the Sea, being no parts of the Bodies of any Counties of the Realm; and in that respect, this Statute specially excepts from the Admiral's Jurisdiction, the Conufance of Wreck of Sea, as happening on the Coasts or Shoars of the Sea, out of the Bodies of any Counties. So that, as to the place, or Territory of the Restraint, this Statute declares it straiter than that of the 13th. of *Richard the Second*. Comment in
Littleton, Sect.
43.

Touching the matters with which the Admiral, by this Statute, is not to meddle within the Bodies of Counties, they are expressly declared; First, *Contracts, Pleas and Querelles*; that is, Personal Actions concerning Contracts. And Secondly, are implied Matters Criminal, and the Prosecution of them.

Touching the First, which concern this Assertion, the words are, *That the Court of Admiralty hath no manner of Cognisance of any Contract, Plea, or Quarrel, arising within the bodies of any Counties; but all such Contracts, Pleas, and Quarrels shall be tried, determined, and remedied by the Common Law.* Which words are so general, that it is pretended, they ought to be understood of all Contracts and Writings whatsoever, even of such as concern Sea businesses, if they be made, or written within the Bodies of any Countries.

In answer whereunto, there may be taken into consideration, a General Rule cited by Sir Edward Coke, allowed as he says by all Laws, in construction of Statutes, viz. *Quamvis lex generaliter loquatur, restringenda tamen est, ut cessante ratione, & ipsa cesset, cum enim ratio sit anima, vigorque ipsius legis, non videtur legislator id sensisse, quod ratione caret, etiamsi verborum generalitas prima facie aliter suadeat.* And the reason of this Statute, as may be gathered from the Preamble, as the Key thereof, was to hinder the Admirals encroaching of divers Jurisdictions, Franchises, and Profits pertaining to the King, and other Lords, besides those they were wont or ought to have of right; by which words it is acknowledged, that the Cognisance of some matters did formerly belong to that Jurisdiction; And not to diminish any of their Ancient and just rights in things belonging to the Sea, which are permitted, and allowed to the Admiral, by the Statute of the 15. of Richard 2. and unto which neither the King's Courts, nor the Courts of any other Lords had formerly before this Statute any pretence.

Sir Edward Coke in his Answers to the 1. Objection of the Complaint, 80. *Jacobi*, saith, That the Judges acknowledge, that of Contracts, Pleas, and Quarrels made upon the Sea or any part thereof, &c. the Admiralty hath and ought to have Jurisdiction, and that no President can be shewed, that any Prohibition hath been granted for any Contract, Plea, or Quarrel concerning any Marine cause made or done upon the Sea. By which words he implies, that although the Admiral had and ought to have Jurisdiction upon the Sea, yet it was only concerning Marine Causes, but if a Contract, Plea, or Quarrel were made or done upon the Sea concerning any Terrene Cause, or matters concerning businesses of the County, a Prohibition might be granted. Now it may seem worthy of Consideration, whether any Reason can be shewed why the Courts of Common Law ought to have cognizance of Contracts, Pleas, and Quarrels which concern Terrene Causes, or Matters concerning businesses of the County, made or done upon the Sea; Yet if Contracts, Pleas, or Quarrels, which concern Marine Causes, or Matters belonging to the Sea, be made or done within the Bodies of Counties, the Admiral ought not to have the like Cognizance, And if no reason thereof can be shewed, how according to the general Rule which Sir Edward Coke delivers touching the Construction of Statutes, the common Interpretation which is made of that of the 15. of Richard 2. Chap. 3. by which Contracts, Pleas, and Quarrels arising within the Bodies of Counties, are extended to Contracts, Pleas, or Quarrels relating to Marine affairs, can be justified, the reason of the Rule being, *Cum Ratio sit anima Legis, non videtur Legislator id sensisse, quod ratione caret, etiamsi Verborum generalitas, prima facie aliter suadeat.*

And that the place only, where a Contract is made or written, should alter or transfer the Jurisdiction to the Courts of Common Law, may seem very unreasonable, for the reasons following.

First, for that Contracts, Pleas, and Quarrels, being things incorporeal, or matters of right, may more properly be said to arise from that, from which they are caused, or occasioned, than from the place where they happen to be made, and so Contracts, Pleas, and Quarrels occasioned by the businesses of the County, may be said to arise within the Body of the County, and Contracts, Pleas, and Quarrels occasioned by the businesses of the Sea, may be said to arise from the Sea, in what places soever they happen to be made, or Written. So it is properly said, *Ex facto jus oritur, & actio oritur ex delicto.* Because the Law results from the fact,

fact, and the Action is occasioned by the fault. So where the Jurisdiction of the Admiral of France, is said to be, *pour le fait de la Mer*, Mr. Selden renders it in Latin, *ob causam aliquam à re maritima ortam*, and Salmatius (as before) saith, *usuræ propter pecuniam trajectitiam præstandæ maritimæ & nauticæ vocantur, etsi nummi in terris dantur.* Artic. 49.
De Usurâ
c. 2.

Secondly, that the end of a Contract, being to have something performed, and Pleas and Quarrels are occasioned by the non-performance, or ill performance of the same, The place of performance is more considerable, than the place where the Contract was made, or written; So Ulpian a famous Roman Lawer saith, *Mulier exigere dotem illic debet, ubi maritus domicilium habet, non ubi instrumentum dotale conscriptum est, nec enim id genus contractus est, ut tam cum locum spectari oporteat, in quo instrumentum dotis actum est, quam locum domicilii, in quem mulier per conditionem matrimonii reditura erat, When a Dowry is to be restored to a Wife, after her Husbands death or divorce, it is not to be estimated, according to the value of things where the instrument or deed of the Dowry was made, but according to the value of the place where the Dowry was to be made good, that is the place, where her Husband lived.* l. exigere, D.
de Judiciis.

Thirdly, for that if the Question be whether a Maritime Contract were made or no, it may be determined by a Jury of the place, But if the Plea or Sute be (as most commonly it is) whether the Contract be performed, or not performed, it cannot be determined but upon proofs, made from the place of performance, of which the Vicinage to the place where the Contract was made, can take no notice, and therefore it is improbable that the Statute should intend that such Sutes should be tried, discussed, and determined only by the Courts and course of Common Law.

Fourthly, the Common Law is not so strict, but that according to the nature of the business, it allows Jurisdiction to other Courts; For although Promises and Contracts of money, are generally Pleadable in the Courts of Common Law, yet as Bracton writes, *causæ de rebus promissis ob causam matrimonii, in foro Ecclesiastico terminari debent, quia cujus juris, id, jurisdictionis, est principale, ejusdem erit accessorium; And in another place he gives a reason for the same, quia semper videndum propter quid aliquid sit, vel promittatur.* And again, although Sutes touching Tenures and Services belong to the same Courts of Common Law, yet Littleton shews, That if Tenants in Donatio in
Matrimonio. *Frank Almain, fail to perform divine Service, the Lord may complain thereof to the Ordinary; and Sir Edward Coke in his Comment thereupon observes, that the Law doth appoint every thing to be done, by those to whose Office it properly appertaineth, and so saith he, the King hath remedy for his Divine Service (albeit it issue out of temporal Lands) in foro Ecclesiastico, by the Ecclesiastical Court.* And certainly if what constructions are made of the Law, were made of this Statute, it would be more easily admitted, That a Maritime Contract, although made, or written within the County, should be tried before the Judge of the Admiralty, whose Office it is to determine Maritime causes. Sect. 136.

Thirdly, For the better discerning of the meaning of this Statute, it is offered to consideration what hath been the sense of Parliaments in preceding and subsequent Statutes; as first in the Statute of the Staple made in the 27 of Edw. the 3. in 3 Chap. where it is declared, *That the Mayors and Constables of the Staple, shall have Jurisdiction and Consuance within the Towns where the Staple shall be, of all manner of things touching the Staple, which shall be ruled by the Law Merchant, and not by the Common Law of the Land, nor by the usage of Cities, Burroughs, or other Towns, &c.* So that all manner of Contracts and Covenants made betwix Merchant, and Merchant or other, where one party is a Merchant, whether the Contract be made within the Staple, or without, the Plaintiff may sue his action or Quarrel before the Justices of the Staple by the Law of the Staple, unless he make choice to sue in some other place of the Common Law; from which may be observed, First, That the Merchants businesses, by the Judgment of the Parliament, were held fitter to be regulated by a special Law, viz. the Law-merchant, than by the common Laws or Customes of the Countries. Secondly, That where Contracts or Covenants did

concern Merchandize, or matters belonging to the Staple, it was not thought considerable, to point of Jurisdiction, whether the Contract or Covenant were made within or without the precincts of the Staple.

The subsequent Statutes are that of the 32 of *Hen. 8. chap. 14.* which declares that the Court of Admiralty may hold plea of Charter-parties; and that of the 43 of *Elizabeth, Chap. 12.* which hinders the Courts of Common Law from meddling with Policies of Assurance, which two things are the main matters endeavoured to be maintained by the Statute of the 15 of *Rich. the 2.* to belong to the Conusance of the Courts of Common Law, because they are usually made at Land, within the bodies of Counties.

The Statute of the 32 of *Hen. 8. Chap. 14.* prohibiting the employment of Foreign Ships, ordained, concerning the Shipping of this Kingdom, *That the Owners, or Masters make their departure from the Port of London, after the Freight, or Lading of the Ship, as soon as wind and weather will serve, according to the Charter-party made betwixt the Owner, or Master, and the Merchants, without protracting of time, and also that they, and every of them to his power, shall see and provide that all Wares and Merchandises, which shall be by the said Merchants, and their Servants brought into any Ship or Vessel, shall be honestly and in good order saved and kept; Provided always, that if any Merchant-stranger, or other, find himself grieved, or damnified, by negligent keeping of his Wares, or Merchandises, or by long delaying, or protracting of time, in making of the Voyage, by the said Owner, his Master, or any of the Mariners of the said Ship; otherwise than shall be agreed in, or by the said Charter-party, not having been letten by wind or weather, he shall and may have his remedy by way of complaint, before the Lord Admiral of England for the time being, his Lieutenant, or Deputy, against the said Owners or Masters, who shall or may summarily, and without delay take such order therein, as shall be thought to their discretions most convenient; and according to right and justice in that behalf.* It is true, that the Cases exprest, are for the Merchants to recover Satisfaction for delay, or damage done to their Goods, according to the Charter-party from the Owners, and Masters of Ships; and it were very unreasonable, if the Master or Owner having duely performed their Voyage, might not seek the like remedy before the same Judge against the Merchants, not observing the Charter-party, either in not Lading their Goods within the time appointed, or not paying the Freight according to agreement in the same contained and exprest, the causes being *hinc inde* reciprocal, and it being sometimes said an absurdity, *Unde quod in uno eodemque judicio terminari potest, apud diversos non ventilari.*

The Statute of the 43 of *Elizabeth, Chap. 12.* de *scire facere*, *That whereas differences growing upon Policies of Assurance had been ordered by discreet Merchants, approved by the Lord Mayor, who did speedily decide those Cases, until that of late years, divers persons did withdraw themselves from that arbitrary course, and have sought to draw the parties assured, to seek their monies of every several assurers by Sutes commenced in her Majesties Courts, to their great charges, and delay, thereupon it was enacted, that a Commission should be granted, giving power to certain Commissioners (the first whereof is the Judge of the Admiralty) to order and decree such Causes, in a brief and summary course, without formalities of pleadings and proceedings.* Malines affirms, that he amongst others, was one who upon experience of the great inconveniences which followed upon the drawing of those Causes, to the Courts of Common Law, solicited the Parliament to pass that Act.

The Legal authorities which may be conceived to be intended to debar the Admiral from the Conusance of Contracts, and Writings made at Land, touching things to be performed at Sea, or such as shew that since the making of the Statute of the 15 of *Rich. 2. Chap. 3.* and not before, the Courts of Common Law have admitted, and held Pleas of Charter-parties, of Policies of Assurance, and declared something concerning Mariners wages. Touching Charter-parties, it is shewed first, that in the 31 of *Hen. 6.* an Action was brought upon the Statute, of double damages, by *William Hore* against *Jeffery Unton*, who had sued the said *Hore* in the

the Admiralty for Fourscore pounds upon a Charter-party of Freightment of a Ship of the said Jeffries, imployed to go towards *Island*, in regard, *Contractus ille apud novam Sarum infra Corpus Comitatus, & non super altum mare factus, & junctus fuit*; whereupon damages were assessed against the Defendant to an hundred Marks, and costs to 40 l.

Again, that in the 28 of *Elizabeth*, in the Kings-Bench, upon a Charter-party, by a Deed indented which was made at *Thetford*, in the County of *Norfolk*, *Evangelist Constantine* sued *Hugh Glynn*, for the breach of Covenant, in not staying at *Muttrel* in *Spain*, so many days as were limited by the Covenant, whereupon he was condemned in 500 l. and in arrest of Judgment it being shewed, That the issue did arise out of a place in a Foreign Kingdom from whence no Jury by twelve Men might be had, and that therefore the Tryal was not sufficient, Sir *Christopher Wray*, and the whole Bench resolved, that the Plaintiff should recover 500 l. besides the costs and damages, because the Charter-party was made at *Thetford* within the Realm.

Concerning Policies of Assurance, That in the 38 of *Hen. 8.* in a Case betwixt *Crane* and *Bell*, touching a promise made at *Dartmouth*, That the Ship should pass without taking, which was afterwards surprized by the *Spaniard* upon the high Sea, it was held not determinable in the Admiralty, for although the taking were upon the Sea, yet the promise was upon the Land.

Again, that in the 36 of *Elizabeth*, an Action of the Case was brought in the Kings-Bench upon an Assumpsit, from a Policy of Assurance, where it was undertaken, That a Ship should sail safely from *Melcomb Regis* to *Abbevil* in *France*, the Ship being Arrested by the *French King* in the River of *Somme*, in the Realm of *France*, and the matter was there adjudged: To which may be added what Sir *Edw. Coke* delivers for Law in *Dowdales Case*, *Cum combien le contract comme le performance, &c.* when as well the Contract as the performance of it, is wholly done beyond the Sea, and it so appears, the Tryal fails at the Common Law: But here, saith he, the Assumpsit was made at *London*, which is the ground and foundation of the Action, and therefore the Tryal of necessity shall be there, or otherwise it shall not be tryed at all; and the Arrest which is the Issue, is not the ground of the Action, but the Assumpsit, &c.

Touching Mariners wages is, that of the Book of 48 of *Edw. 3.* where it is said, That if a Mariner make a Covenant with one to serve in a Ship on the Sea, yet if his wages be not paid they shall be demanded in that Court, by the Common Law, *Nemy per ley Mariner.*

To these Authorities it may be replied, in general, but the last, are grounded upon the commonly received sense of the Statute of the 15. *Rich. 2.* that the Contract doth rise only there, where it is made or written, without any respect to the nature of the business, and the occasion thereof, from whence in truth it doth more properly arise; And whereas other Acts of Parliament have in some special points ordained and declared otherwise, it may be hoped that it may not be held a Crime unexcusable, if a Man should doubt of the reasonableness of those Authorities.

Touching the Particulars, As First of the 31. of *Henry 6.* betwixt *Hore* and *Unton*, wherein double Damages were given for suing in the Admiralty Court upon a Charter-party, it is said, that the Sute was upon a Charter-party of Freightment, Fourscore pounds, It doth not appear it was for the freight of the Ship, although it be most probable; and if it were so, why the Master of the Ship should not as well sue for his Freight, by virtue of the Statute of the 32. of *Hen. 8.* as the Merchant by virtue of the same Statute, might sue in the Admiralty for damage done to his Goods aboard a Ship, contrary to the Charter-party, without any respect to the place where it was made? if no reason can be shewed, that Judgment may be thought not to have been grounded so much upon Reason as it was upon the common received Opinion of the meaning of that Statute, as it is therein related, *quia contractus ille apud novam Sarum, factus & junctus fuit.* Touching that of the 28. of *Elizabeth*, whereby

whereby *Glynn* was condemned to *Constantine* for breach of Covenant, in a Charter-party, in the sum of 500 l. it seems a Case far more reasonable, though something grievous, because it is not denied, but that a Sute upon a Charter-party may be commenced at the Common Law, upon a penalty, as it seems that was for breach of Covenant, in not staying at *Madrill*, so many days as were limited by the Charter-party, Only that is thought no concluding argument, against a Sute in the Admiralty for Freight grounded on a Charter-party; But whereas when in the Arrest of Judgment, it was alledged that the Tryal was not sufficient, because the the Issue did arise out of a place in a Foreign Kingdom, from whence no Jury, by Twelve Men might be had, Sir *Edward Coke* says, that Sir *Christopher Wray* and the whole Bench resolved, That the Plaintiff should recover cost and damages, because the Charter-party was made at *Thetford* in *Norfolk*, within the Realm, it is as much as if Sir *Edward Coke* had said, that whether the suggestion in the Issue, were true or false, tryed by a competent, or incompetent Jury; yet if the Sute were brought upon a Charter-party, the Consuance thereof did belong to the Common Law, and whether the former Judges, had proceeded well or not, was not material; so that what is premised formerly touching Judgments and judicial Acts, in the first Chap. may from this Case be excused.

And as touching the infinite Prohibitions granted upon Sutes commenced in the Admiralty concerning Charter-parties, there may be something declared and made appear reasonable hereafter, in another place.

As to the instances of Policies of Assurance held tryable at the Common Law, although by the Statute of the 43. of *Elizabeth*, it hath been shewed, that the Proceedings in those Causes at the Common Law, were altogether inconvenient to the Kingdom; yet in regard Sir *Edward Coke's* Reasons in *Dowdales* Case for the maintaining of Proceedings in such businesses, may be applyed to other matters, to the prejudice of the Admiralty-Jurisdiction, something may be observed concerning the same, in Sir *Edward Coke's* Reasons; As first, That the Assumpsit is the ground and foundation of the Action; and that the Arrest, or Imbargo in that Case had been no ground of an Action, if there had been no Assumpsit, neither could the Assumpsit have produc'd an Action, if there had not been an Arrest. But what was the nearest and immediate ground of the Action? without doubt, the Arrest, and what was chiefly in question? not the Assumpsit, for it was taken for granted, that that was done in *London*; but it was the Arrest, which (as it was declared) was in Issue; And it is likely that the Common Law which intended a Tryal of the Vicinage, intended it of the thing or matter which was in Issue, to be tryed. But he further argues, That the Tryal must be of necessity where the Assumpsit is made, for otherwise there could have been no Tryal at the Common Law, which might have favour'd of some reason, If possibly there could have been no Tryal in any other Court; but the Cause being Maritime, and amongst Merchants, it might more properly have been tryed in the Admiralty or in the Assurance-Court, without a Jury or Tryal of Twelve Men, by Witnesses, as *Fortescue* acknowledeth.

Thirdly, touching that of the Book of 48. of *Edward* the 3. where it is said, That if a Mariner make Covenant only to serve in a Ship on the Sea, yet if the wages be not paid, they shall be demanded in that Court by Common Law, not by the Law Mariner, the occasion was, that an Action of Debt being brought at the Common Law, upon an Obligation dated at *Harflet* in *Kent*, whereas in truth it was made in *Normandy*, and the consideration was Service done in War in *France*, there-upon one of the Judges said, That the sum demanded growing due for Service done in War, the Cause ought to be tryed in the Constable and Marshals-Court; Another (as it seems willing to retain the Cause) said that he hired a Man to go in a message to *Rome*, although the Service were done in another Realm, yet what was due by covenant, might be recovered in that Court; Another said, if a Mariner make a Covenant with one to serve in a Ship on the Sea, yet if his wages be not paid, they shall be demanded by the Common Law, &c. So that it is plain it was not

not a Resolution of the Court, but a *fait dic*, as they say, and one Man's opinion by way of argument to another purpose; And the ground thereof might be, that if it were in Issue whether such a Covenant were made, it might be tryed at the Common Law, but it doth not conclude but that if the Question were, whether the service in the Ship were performed on the Sea, it might more properly be tryed in the Admiralty Court.

For confirmation on this point.

First, To the 4th Request of the Judge of the Admiralty to the Lord Chief Justice of the Kings-Bench, *May, 12. 1575. viz.* That the Judge of the Admiralty may have and enjoy the knowledge of the breach Charter-parties made between Masters of Ships and Merchants for Voyages to be made to the parts beyond the Sea, according as it hath been accustomed time out of mind, and according to the good meaning of the Statute of 32. Hen. 8. chap. 14. though the same Charter-parties be made within the Realm; The Answer is, *This is agreed upon for things to be performed upon, or beyond the Seas, though the Charter-party be made upon the Land, by the Statute of 32 Hen. 8. chap. 14.*

Secondly, it was agreed unto by all the Judges and Attorney-General before the King and his Counfel, *That if a Sute be before the Admiral, for Freight or Mariners wages, or for breach of Charter-parties for Voyages to be made beyond the Sea, although the Charter-parties happen to be made within the Realm, and although the money be payable within the Realm, so as the penalty be not demanded, a Prohibition is not to be granted.* But if the Sute be for the penalty, or if the Question be made whether the Charter-party were made or not, or whether the party did release, it is to be tryed by the King's Court at Westminster; So that at first it be denied upon Oath that a Charter-party was made, or a denial upon Oath tendred, to which it may be added, that it was there further agreed, *That if Sute shall be made in the Court of Admiralty, for building, amending, saving, or necessary victualling of a Ship, against the Ship it self, and not against any party by Name, but such as for his interest makes himself a party, no Prohibition is to be granted, though this be done within the Realm.*

A S S E R T. VI.

That the Admiral of England may hold Conusance of things done in Ports, and Navigable Rivers, as touching Damages done to Persons, Ships, and Goods, Annoyances of the Publick-passage, and unlawful Fisbing.

*l. 39. D. de
verb. signif.*

First, it is apparent that Ports, and Navigable Rivers, are places where Maritime businesses and causes of Difference concerning the same, may happen, as well as on the main Sea it self, and in truth are more proper for such affairs, than for any ordinary businesses of the Land, *Portus* (saith *Ulpian*) *est locus conclusus quo importantur merces & exportantur*, and importation and exportation of Goods, do chiefly concern Navigation, and Merchants affairs.

*De Dominio
Maris lib. 2.
cap. 18.*

Secondly, *Flumina navigabilia*, that is Navigable Rivers, are of the same condition and use, and it is allowed by the Common Law, *that every Water which flows and reflows, is an Arm of the Sea*; and Mr. *Selden* maintains that Navigable Rivers are in the King's special Dominion and Protection, and under the King, within the Jurisdiction of the Admiral: For he shewing the difference betwixt the Admiral of France, and the Admiral of England, saith, *the Government of Rivers, which are in the Dominion of the King of France, belongs not to the Admiral of France, but to the special Jurisdiction of those who are called the Presidents or Masters of the Waters, and Forests: For the Publick Rivers, as he affirms, within the limits of that Kingdom, belong wholly to another Office, and not to that of the Admiral, as it doth to the Admiral of England.*

Thirdly, it is evident by the Judgments of *Oleron*, established for Law in the Admiralty of England, That many causes are resolved concerning Damages done by one Ship to another, sailing in the River, and for falling foul one upon another in the Port or Harbour, as also for loss done to Merchants Goods in the Ports of discharge by miscarriage in the unloading, by reason of unfit coardage and tackling. It may likewise be shewed out of the Inquisition taken at *Quinborough*, that many things done in Ports and Navigable Rivers, are within the Jurisdiction of the Admiralty, as Ship-wrights taking excessive wages, removing of Anchors, cutting of Buoy-ropes, and taking Salmon at unseasonable times, the using of unlawful Nets, the spoiling of Beds of Oysters, the dregging for Oysters and Mussels at unseasonable times, and divers other matters. Against the Admirals Jurisdiction in this respect are pretended likewise Statutes, Book-cases, Judicial Acts, &c. by which it is endeavoured to be proved, That the Admirals Jurisdiction is confined only to the high Sea, and wholly excluded from things done in Ports and Navigable Rivers, which are said to be within the bodies of the Counties of the Realm. The first Statute is that of 15. *Richard 2.* which declares, that the Court of Admiralty hath no manner of Conusance, Power, or Jurisdiction of any Contract, &c. or any other thing rising within the Bodies of Counties, either by Land or by Water; which latter part is so General, and uncertain, that according to the general rule delivered by Sir *Edward Coke*, before-mentioned, *lex generaliter loquens restringenda est*, &c. for by the general understanding of it, as 'it is most generally understood by the Professors of the Common Law, it doth not only debar the Admiral from the Conusance of those causes, which he is supposed to have encroached to the prejudice of the Courts of Common Law, but also from the conusance of those things, which they

they were wont, or ought to have of right, contrary to exprefs meaning of the Preamble of that Statute, as all thofe Causes which before this Statute did belong to the Admiral by the Roll of *Oleron*, and the Inquifition at *Quinborough*.

But it may reasonably and probably be conceived, that the Statute intending to reftain the Admirals Jurifdiction, intended by the words, *Other things in general*, fuch things, about which Actions and Sutes at the Common Law might arife, And having before mentioned Contracts, Pleas, and Quarrels, wherein private perfons might have an intereft by way of personal Actions, did afterwards add *other things arifing within the Bodies of Counties*, intending thereby publick offences, and fuch as are againft the Crown, as Treafon, Murther, Manflaughter, Mayhemes, Robbery, Trefpaffes, *vi & armies*, and the like, which interpretation, Firft is agreeable to the Preamble, which mentions encroachments upon the Jurifdiction, &c. pertaining to the King. Secondly, becaufe the Statute ordaining that fuch things fhall be tryed, difcuffed, and determined by the Laws of the Land, and not before the Admiral; feems to intend things, which might be tried either way, as Offences of that Nature, which done on the Sea, might have been tried before the Admiral, and being done on the Land were to be tried in the Courts of Common Law. Thirdly, becaufe the refervation in the conclufion of the Statute Provides, that neverthelefs of the Death of man, or Mayheme done in great Ships, being, and hovering in the main ftream beneath the Bridges next to the Sea, the Admiral fhall have Conufance, which being in the nature of an Exception, implies, that the things before mentioned in general, were to be underftood of Offences, or matters of the fame nature, and condition.

Sir *Edward Coke* where he cites the Statute of 15. *Rich. 2.* notes, that it was to be obferved, how curious the makers of it were, to exclude the Admiral from all manner of Jurifdiction, within any Water which lyeth within any County of the Realm; but if his words be confidered, his curiofity goes far beyond them, for whereas the words of the Statute Anciently and generally have been received, only beneath the Bridges next or nigh the Sea, he renders it only beneath *the Points of the fame Rivers*, The French word *Points*, being eafily turned into *Points*, which Criticifm might have the better paffed, if it might be known what were meant by *Points of Rivers*; we underftand by *Points of Land*, fome extreme parts or ends, which in refpect of the reft, are of a more accute figure, but Rivers towards the Sea, (which way the Criticifm looks) grow broader, or wider, far from any Angular acutenefs; Again, we commonly fay above, or beneath the Bridge; but if we fpeak of the extremities, we fay behither or beyond, within or without the Lands end; befides, whereas the words in that place are Ships riding in the main Stream of Navigable Rivers, it may be doubted where that main Stream can be found beneath the points of the River.

The former reading of the Statute, viz. *beneath the Bridges*, is agreeable to an ancient Edition of the Statutes at large Printed 1543. above a hundred years fince; fo *Raftals* Abridgment, and *Poultons* Collection of the Statutes, and is fo received by *Crompton* in his Jurifdiction of Courts, where he writes of the Admiralty, according to the Statutes. It is further confirmed by a Manuscript Copy of the Statutes in French, in the Library of *Merton College* in *Oxford*, in which are thefe words, *Ni-me meyns de mort de omme, & de mayheme, engrosses neifs, eftants & overantes, amy le haut ffo des grosses reviers tant feculament, par-avali des pounts, des mefmes les riviers, & L'n Admiral conufance.*

The fecond Statute that may be applied to this purpofe is that of 5 *Elizabeth*, Chap. 5. which relating to divers things made offences by that Statute, ordains, that all and every of the faid offences done on the main Sea, or Coafts of the Sea, being no part of the bodies of any Counties of the Realm, and without the Precinct, Liberty and Jurifdiction of the Cinque Ports, and out of any Haven or Pier, fhall be determined by the Lord Admiral.

Touching this Statute it may be obferved, That the end thereof was according to

the Title, for the maintenance of the Navy, and as for a mean to that end, for the imploying of *English* Shipping, especially for the bringing in of Fish, for which purpose it provides, That Wednesdays should be held Fish Days; That none shall demand toll of Fish brought in Subjects Ships; That no Herring unsalted should be bought out of strangers bottoms; besides, that no Wares should be carryed from Port to Port; and that no Wine, nor Woad shall be brought in but in *English* Ships, of which businesses it might be more fit for the Officers of Corporate Sea-Towns to enquire, than for the Admiral, which the Parliament understanding, might without prejudice to his Jurisdiction in other matters except from him touching offences of that kind, the enquiry within Havens and Piers.

Besides, whereas Sir *Edward Coke* recites the words, *That all such Offences shall be tryed before the Admiral*; the words of the Statute are, *before the Lord Admiral of England, or his Lieutenant or Deputy or Deputies, and other Justices of Oyer and Terminer, according to the Statute of the 28 Hen. 8. for Causes of Piracy*. So that it concerns not the Admiral in his ordinary capacity, but as he is chief in that Commission. And whereas Sir *Edw. Coke* from this concludes, That by the Judgment of the whole Parliament, the Jurisdiction of the Admiral is wholly confined to the Sea, and Coasts of the Sea, being no parcel of the County, how strongly soever he conceives it, under favour it is no good Argument, to infer from these new created offences, of which he is to enquire in an extraordinary way, that he hath no Jurisdiction in other matters, which did formerly belong unto him, especially touching Navigable Rivers, of which in this Statute there is no mention, nor exception.

Moreover, whereas the Judgment of the Parliament in this Statute is so confidently urged for the limiting of the Admirals Jurisdiction, it is desired, that to the points in question, two other Statutes, the one long sublequent to that of *Rich. 2.* the other not long preceding that of the 5. of *Queen Elizabeth*, may be taken into consideration.

The first is that of 28 *Hen. 8. Chap. 15.* concerning the Tryal of Piracies, and other crimes committed within the Admirals Jurisdiction, wherein it is declared, *That all Treasons, Felonies, Murthers, Robberies, Confederacies committed in or upon the Sea, or in any other Haven, Creek or place, where the Admiral, or Admirals have, or pretend to have Jurisdiction, shall be enquired, tried, heard, or adjudged by the Admiral, and others appointed by the Kings Commission under the Great Seal, in such Shiers and places of the Realm as shall be limited in the Commission, as if any such offence had been committed upon the Land, &c.*

The end of this Statute was, that whereas Piracies, and other offences committed within the Jurisdiction of the Admiralty, were formerly tryed according to the Civil Law, and Offenders could be Convicted onely by Confession of the parties, and proofs by Witnesses, to reduce the Trial of the same to the course of the Common Law by a Jury of Twelve men; by which Statute, although the Manner of the Tryal of Offences were altered, yet the Limits of the Admirals Jurisdiction are allowed to extend not onely to the Sea, but to Havens, Creeks and places, where the Admiral, or Admirals have, or pretend to have Jurisdiction. And in the Commission of Oyer and Terminer grounded on that Statute, the places of Offences committed, to be heard and determined before the Admiral, and others, are thus described, *Tam in aut super mari, aut aliquo portu, rivo, Aqua dulci, Creca, seu loco quocunque infra fluxum maris ad plenitudinem, a quibuscunque primis pontibus versus mare, quam super littus maris, & alibi ubicunque infra jurisdictionem nostram Maritimam, aut limites Admiralitatis Regni, nostri, & Dominiorum nostrorum*: By which words, not onely power is given to hear and determine Offences in those places; but it is likewise declared that those places do belong to His Majesties Maritime Jurisdiction, and of his Admiralty.

The second Statute is that of the first of *Elizabeth, Chap. 17.* made for the preservation of Spawn and fry of Fish, and the remedies thereof, being provided, it is ordained, *That the Lord Admiral of England, and the Lord Mayor of London for the*

the time being, and all and every other, which lawfully have, or ought to have any conservation, or preservation of any Rivers, Streams or Waters, shall have power to enquire according to that Act, which plainly shews, that the Parliament then conceived, that the Admiral of England had power and Jurisdiction to some purposes in Rivers and Streams, salt and fresh, otherwise, he had not been named in the first place, amongst those who had right of conversation of the same.

The Jurisdiction of the Admiralty as to publick offences and causes criminal since the Statute of 15 Rich. 2. hath been so well settled by the Statute of 28 Hen. 8. that there can be little occasion of difference touching those matters betwixt the Courts of the Common Law, and the Court of Admiralty; yet Sir Edward Coke having unnecessarily collected many other legal Authorities which may be applied to maintain that by the Common Law the Admirals Jurisdiction did not extend to Ports and Navigable Rivers, it may not be amiss to examine the grounds and weight of the chiefest of them, which may be reduced to two heads; First, such as shew that Havens and Navigable Rivers are within the bodies of Counties, and that the Common Law hath held plea of things done in them. Secondly, That the Courts of common Law have punished such as have sued in the Admiralty Court, for things done in Ports and Navigable Rivers.

Touching the first, these Authorities might be intended.

First, That in the time of Edw. the first, a Replevin was brought for the taking of a Ship on the Coasts of Scarborough in the Sea, and carrying her into the County of N. The Defendant although he pleaded that the thing was done on the Sea, was over-ruled to answer, from whence amongst other things Sir Edw. Coke makes a special Observation, That when the taking of a thing is partly on the Sea, and partly on the Land, the Common Law shall have the Jurisdiction.

Secondly, That in the time of Edw. 2. It was held, That where one may see what is done on one part of the Water, and on the other, it was held no part of the Sea, and that the Coroner shall exercise his Office in this case, and of this the Country may have knowledge.

Thirdly, That in the 43 of Edw. the Third, sixty Acres of Marsh ground over which the Sea did flow and reflow, were adjudged parcel of the Mannor of Brancaster, belonging to the Abbot of Ramsey, and by consequence were within the body of the County to the low Water mark.

Fourthly, That in the 46 of Edw. 3. an Action of Trespas being brought in the Kings Court against certain Persons of Hull, for taking a Ship in the Haven of the Town, the Mayor and Bailiffs demanded Conusance by Charter of the King, by which it is granted, that the Citizens and Burgesses of Hull, should not be impleaded, *Alibi de transgressionibus infra Burgum, quam infro Burgum*, which was allowed, and the Haven lying within the Burrough, by consequence was within the County.

How far these Authorities conduce to the proof of the head proposed, may be doubted, but as to the ground of the head it self, which is so much insisted on, That where the Courts of Common Law have Conusance, the Court of Admiralty can have no Jurisdiction, under favour it is sufficient, for in the same place several Courts to several purposes may have distinct Jurisdictions, Robberies and divers other Offences committed in Forrests, are Prosecuted before the ordinary Justices, and yet the Justice in Eyre concerning vert, Venison and other things retains his special Jurisdiction. In France as Sanction Writes; the Lords of Mannors adjoining to Navigable Rivers, have several Rights of Fishing, and other commodities, by the Kings grant or by Prescription, and if they be disturbed they may have their remedies, in the Ordinary Courts of Justice, but as touching the free use of the Rivers in respect of Navigation, and that which concerns the Publique, the special Officers called the Masters of the Waters, (whose Authority in this Kingdom belongs unto the Admiral) have the charge thereof, and if any Impediments be given, or Annoyances done in those respects, it belongs to their Jurisdiction and power to reform the same.

cap. 32. p. 31.

Touching the particulars, and first of that of the Replevin in the time of *Edw. 1.* concerning a Ship taken in the Sea, and brought into a River, and the Defendants being over-ruled to Answer, the Reason was, as *Berry* the Chief Justice said, because the King would have the Peace kept, as well by Sea, as by Land, *Mr. Selden* in his Notes upon *Fortescue*, recites the case more fully and gives another Reason, viz. That *William Crake de Holtham* was Summoned to Answer a complaint of *Robert de Beause*, for taking away a Ship of the value of 40 l. on the Sea, near *Scarborough*, to which it was pleaded by the Counsel, that the Plaintiff did count or declare of a thing taken on the Sea, out of any County, so that if the matter were put in issue before the County, it could not be resolved what Sheriff should Summon the Country, and that the Admiral was appointed by the King to hear and determine Sutes of things done on the Sea, &c. Whereunto *Berry* Chief Justice of the Common Pleas Answered, we have a general Power throughout all *England*, but of the Power of the Admirals of which you speak, we know nothing, neither will we Assign our Power to them without Commandment from the King, touching which you shew nothing; *Haward* said, The place is so near, that if a man had killed one there, he should have been taken, and brought to the Land, and Hanged, as well as if the Fact had been committed on the Land; *Mettinggam* said more, we tell you that we have power of things done on the Sea, as upon the Land, and therefore we order you to answer; The Reason which *Mr. Selden* gives, was because in those times the Common Law had Conusance of things done on the British Sea within the view of the Land, although afterwards it kept its limits, *infra corpus comitatus*, Leaving the Sea wholly to the Admiral; So that according to the Verse, sometimes applyed by *Sir Edward Coke*, *Judicis officium est, ut res ita tempora rerum Quærere*, the Case adjudged in the time of *Edw. 1.* can be no president for sublequent times, when the Admiralty Jurisdiction was better settled; and so it falls out with *Sir Edw. Coke's* Observation upon that Case, viz. That when the taking of a thing is partly in the Sea, and partly in a River, within the County, the Common Law shall have the Jurisdiction, because that in latter times, it hath been resolved otherwise, as in the Mayor of *Harwich* his Case, which was, That the Vice-Admiral of *England* having seized a Mast floating on the Sea, caused certain Fisher-men to draw it to shore at *Harwich* in *Suffolk*, where the Mayor then claiming Admiralty Jurisdiction, likewise seized it, for which he being sued in the Admiralty Court of *England*, moved for a Prohibition; but the Judges were of Opinion that it did belong to the Admiral of *England*, and denied a Prohibition, because the seizure at Sea, and drawing to shore at *Harwich* was one continued Act; and therefore the drawing it to shore at *Harwich*, gave no right to the Mayor of *Harwich*. The like may be gathered from a Resolution in *communi banco*, 40 *Eliza.* viz. An Inhabitant of *Plymouth*, being Owner of a Ship, joyned in the Furnishing and Victualling her, and sent her to Sea, in which imployment the Captain of the Ship by Piracy took a *French-mans* Ship Laden with Salt, and brought her into *Plymouth*, and sold his Salt to the Owner; whereupon the *French-men* sued the *Plymouth-man* being Owner, in the Admiralty Court, for the Ships goods, and upon suggestion that part of the wrong was done upon the Land, a Prohibition was awarded, but after a long debate, a Consultation was granted, because the first wrong was done upon the Sea.

Lib. 2. c. 14.
p. 188.

Secondly, Touching the Coroners Exercising his Office (in the time of *Edw. 2.*) in an Arm of the Sea, where one might see what was done on one side, and on the other; whereupon *Stanford* concludes that by the Common Law, before the Statute of the 2 *Hen. 4.* (or rather of 15 of *Rich. 2.*) the Admiral had no Jurisdiction, but on the high Sea, which onely Authority, saith *Sir Edward Coke*, was sufficient to over-rule all Questions. It may be observed what was delivered in the precedent Case, concerning those times; and it may be further noted what *Mr. Selden* Writes of the power and Authority of the Sheriffs in those times, *Sæculus præcis antequam summorum Admirallorum autoritas, &c.* In ancient times before the

the Authority of the high Admirals of England was sufficiently Established by our Kings, and so distinguished, that the Government of the Sea did wholly belong unto them, the Sheriffs had some Authority in the Sea adjoining to the County, which did appear in that they did execute the Kings Precepts upon the Sea, and convey the Kings Ships from one Port to another, through the Seas, which was done about the time of Hen. the 3. and of Edw. the 1. but in subsequent times, it was never heard of, *postquam omnimoda Maris custodia, &c.* after that all manner of guarding the Sea, &c. was by our Kings referred to the High Admiral, and to them only and their Deputies, which now belongs unto them by right unquestionable. In which times if the Coroner did Exercise his Office, where at this time he cannot, for the reason aforesaid, it may be granted, but no good Argument can be drawn from those times to the times following, when the Admiralty-Jurisdiction was better settled.

Thirdly, The Authority of the Marsh Grounds, over which the Sea did flow and reflow, adjudged to be within the Mannor of *Brancafter* in the time of Edw. 3. whence it is concluded to be within the County, is taken up by Sir Edw. Coke upon the credit of Dyer : But Sergeant Callis in his Readings cites the Record in this manner, *Contra Abbot de Ramsey de quodam processu facto, versus dictum Abbot, ad ostendendum quare sexaginta acra Marisci in manum Domini Regis non debent seizari. Et Abbas respondet quod ipsa tenet Manerium de Brancafter quod scituatum est juxta Mare, & quod est ibidem Mariscus qui aliquando per Fluxum Maris minoratur, aliquando per Fluxum Mardo augetur, &c.* By which it is apparent, that those grounds were claimed by that King, as waste and floated grounds, and no parcel of the Mannor, which the Abbot did justifie, and howsoever they might be part of the County, yet they could not be places concerning which they might grow any Question of Jurisdiction, for although they were subject to flowing and reflowing of the Sea, yet they were not either fit for the Sayling, nor arriving of Ships ; and admitting that some thing may be inferred from thence to prove that places where the Sea floweth may be within the bodies of Counties, yet it doth not wholly exclude the Admiral from having Jurisdiction, by Sir Edw. Cokes Learning, in Sir Henry Constables Case, where he sheweth, That it hath been resolved by the whole Court, that the soyl over which the Sea doth flow and reflow, *inter le High-water mark, and the Low-water mark,* the Land may be parcel of a Mannor of a Subject, and yet it was resolved, That when the Sea did flow *ad plenitudinem,* the Admiral should have Jurisdiction of any thing done upon the Water, betwixt the High-water mark, and the Low-water mark, by the ordinary and natural course of the Sea, and when the Sea doth reflow the Land may appertain to a subject, and then any thing done upon the Land shall be Tried at the Common Law, for it is then parcel of the County, whereupon he makes an Observation, That beyond the Low-water mark the Admiral always hath Jurisdiction, and betwixt the High-water mark, and the Low-water mark, the Common Law, and the Admiralty have *divisum impertum* interchangeably, and why the same should not hold as well in Arms of the Sea, as in the open Sea, may deserve some consideration.

Fourthly, The allowance of the Common Law, of the Haven of *Hull* to be within the *Burrough*, in respect of an Action of Trespas determinable at the Common Law, for the Reasons before shewed in general, it doth not hinder but that in the same place if damage be done by one Ship to another, remedy may be given according to the Judgments in the Roll of *Oleron*, and so in respect of the place, though not of the cause, the Common Law, and the Admiralty may have *conjunctum imperium* occasionally.

Secondly, There remain those Authorities which shew that the Courts of Common Law have punished, and restrained such as have sued in the Admiralty for things done in Havens and Navigable Rivers, as by actions of double Damages, Premunires, and Prohibitions.

Touching the first it is related, That 6 Hen. 6. John Burton in the Common Pleas recovered against Bartholomew Putt, for double damages 1400 l. for that the
said

said *Putt* had sued *Burton* in the Admiralty for entring and taking away three Ships with Merchandizes and Prisoners, with force of Arms, *Super Altum mare*, whereas the taking thereof was in the Haven of *Bristol*, *intra corpus Comitatus*.

Again, That the like Action 12 of *Henry 6.* was brought by *Robert Cupper*, against *John Reyner*, who had sued him in the Admiralty Court for entring his Ship in the Haven of *Tarmouth*, *infra Corpus Comitatus Norf.*

Secondly, concerning Premunires, it is said, That 38 of *Hen. 6.* one was brought by *John Cassy*, against *Richard Beauchamp*, and *Thomas Paunce*, for that they sued him in the Admiralty Court for taking away certain Jewels *super Altum mare*, whereas he took them *apud Stratford-Bow infra corpus Comitatus Middlesexie.*

Again, That in the 9 of *Hen. 7.* a Premunire was brought for a Sute in the Admiralty Court for taking and carrying away, *Quandam naviculam apud Horton Key, at South Lynn*, supposing the same to have been done *super altum mare.*

It cannot be denied but that these Authorities especially contain forcible Arguments, and fit to fright men from suing in the Admiralty Court, but how reasonable, it may be considered.

Touching the Action of double Damages, in the leading Case of *Burton* against *Put*, the point of Issue was (as it may be supposed) whether the thing done in the River of *Bristol*, were done within the Body of the County, and Eight Terms (as *Sir Edw. Coke* relates) were spent in deliberation of the Case, which argues that the Judges could not easily agree upon the same, and happily the Reason was, because the Statute of *Henry 4.* for double Damages, relates onely to that of the 13 of *Richard the 2. chap. 5.* and the Action was layed upon that of the 15 *Richard the 2. chap. 3.* Touching things done within the Bodies of Counties, it being not proper to extend a penal Law from one Statute to another; and how rightly it was so adjudged, may be better considered; and it may be thought upon, why that being a leading Case, and having received so long deliberation, the Reasons of the Resolutions of the Judges are no way published.

It may be farther noted as to our purpose, that the taking of Ships in the Haven of *Bristol* was done with force of Arms, which made it more than an ordinary business, of which the Admiral claimeth the Conusance in such places, but was of the condition of those matters which belong unto him onely upon the Sea; the other Cases of double Damages, for ought appears to the contrary, might be for matters of Trespas, committed likewise by Force and Arms.

Touching Premunires brought for suing in the Admiralty Court, *Sir Edw. Coke* saith, That they being brought upon the Statute of the 16 of *King Rich. 2.* for suing in *Curia Romana aut alibi*, are so evident, and of so dangerous a consequence, as no application shall be made thereof. And for the dangerous consequence it is most true, for that the penalty intended in that Statute extends to the Imprisonment of the Person during pleasure, and the loss of all his Goods, and of the profits of his Lands during Life; and for the application which he forbears, it may be conceived that his meaning was that the Admiral, or his Judge might be made liable thereunto; but for the Evidence that by *Curia Romana aut alibi*, the Court of Admiralty should be understood, under his favour it is not so clear; nor if the Statute be well considered, can it with any Reason be maintained, the word *Alibi*, or elsewhere in that Statute was in truth intended of *Avignon* in *France*, or some other place, to which the Pope and his Court in those times did usually remove; and that Statute being intended to exclude the Foreign Authority of the Pope, it might be thought necessary to debar the People of this Kingdom from having intercourse to the Popes Consistory, whether at *Rome* or any where else; and when the Popes Authority and his Laws were in force in this Kingdom, and no way depending upon the Crown, the word *Alibi*, or elsewhere, was held to extend to Bishops Courts, if they medled with Temporal Causes belonging to the Kings Courts, especially if they took upon them to reverse, or disparage

Judgments

Judgments given in the Courts of Common Law ; but how the word *Alibi* should be applyed to the Kings Court of Admiralty, never relating to any Foreign Power, and proceeding onely by those Laws which are allowed by the King to be in force in that Court, it is a Mystery beyond any ordinary imagination. It may be further Noted, that although it be said that the two Premunures were brought upon such occasions, yet it doth not appear that any Judgment was given upon any of them.

Lastly, For confirmation and conclusion of this Point ; it may be added, that before the King and his Council it was likewise agreed unto by all the Judges, *That the Admiral may inquire of, and redress all Annoyances and Obstructions in Navigable Rivers beneath the first Bridges, that are any Impediment to Navigation and Passage to and from the Sea ; and also try all personal Contracts and Injuries done there which concern Navigation upon the Sea, and that no Prohibition is to be granted in such Cases.*

ASSERT.

A S S E R T. VII.

That the Admiral of England may hold Plea of Contracts, and other things done beyond the Sea, relating to Navigation and Trade by Sea.

B. b. p. 3. &
p. 157.

TO maintain that the Court of Admiralty may hold Plea of Contracts, and other things done beyond the Sea ; It is alledged, First, That by the Ordinance made by King Edward the First, and His Lords, at *Hastings*, which is extant in the Antient Book of Admiralty, it was Ordained that *Charum Contract*, &c. That every Contract made between Merchant and Merchant, or betwixt Merchant and Mariner beyond the Sea, or within the flood-mark, shall be Tryed before the Admiral, and no ways elsewhere.

P. I. c. 13.

Secondly, It may be taken into consideration, That such businesses amongst Merchants and Seamen, are to be determined according to the *Civil Law*, and equity thereof, as also according to the Customs and usages of the Sea ; Mr. *Selden* in his Notes upon *Fortescue*, observes out of *Bartolus*, *Quod in Curia mercatorum debet judicari ex æquo & bono, omittis juris solennitatibus*, which the Admiralty Judges may, and do Observe, but the Courts of Common Law hold they must do otherwise. *Malines* relates an instance of a Merchant-stranger, who having sold Commodities to three several Merchants of *London*, took one Bond of them all for the payment of 300 *l.* and one of them breaking, and being Imprisoned, he was contented to Compound with him for the fifth part of his Debt, or for 20 *l.* in lieu of a 100 *l.* conceiving him as a third party to be liable for no more ; and having received that sum, gave him a Release, and afterwards the two other parties neglecting to pay him their parts he was advised to Sue them at the Common Law, where he was given to understand, That if a man Release one of his Debtors, who is bound with others, by way of acquittance, they are all Released and acquitted thereby, which was contrary to the Rule of Equity, and that simplicity and just dealing which is expected amongst Merchants, which do not admit that a mans action should operate beyond his intention, and that a favour yielded to one in necessity, should not extend further to his prejudice, in respect of those which were in better condition.

Thirdly, to the like purpose, it is observed, that in Contracts and Bargains, betwixt such Persons, those Solemnities are not required which are necessary in Deeds at the Common Law, as of Signing, Sealing and Delivering, to make their Bills and Obligations of force, and the bearers of such Bills according to the course of Merchants, shall be admitted to demand, and recover without Letters of Attorney.

P. I. c. 13.

Fourthly, It is considerable, that Instruments made beyond the Sea, have usually Clauses relating to the Civil Law, and to the Law of the Sea. *Malines* shews, That when two or three take up Money at Interest, and all bind themselves as Principals, generally according to the Civil Law and custome of Merchants, every Person is bound, but for his own part, and therefore, where it is intended, that for the better security, every man should be bound in *solidum*, in the Instrument of the Contract, there is a Declaration and Renunciation made of all Priviledges, and especially of those which are called, *Exceptio divisionis*, & *ordinis excussiones*, and *beneficii Epistolæ divi Adriani*. In *Wests* Presidents concerning Merchants Affairs, there are the like forms, as where a man obligat se hæredes & Executores suos, omnia bona mobilia &

¶ *immobilia, præsentia & futura, tam ultra quam citra mare, ubicunq; existentia, renuncians omnibus & singulis exceptionibus, &c.* and amongst the rest he declares the form of a general Procuration to sue for Debts in a Foreign Country, wherein it is specified that power is given *ad Libelles, Petitiones, &c. articulos dandum, datisque respondendum, ad Lites contestandum, & de calumnia vitanda juramentum, in animam constituentium præstandum*; all which are as strange to the Law of this Land, as the places from whence they proceed.

Fifthly, For that, as *Fortescue* affirms, Contracts and Bargains made amongst strangers in another Realm, must be proved (otherways than in the Courts of Common Law) by Witnesses, which, saith he, cometh to pass, because in those parts there be no Neighbours, by whose Oaths Juries of Twelve Men may be made, as in Contracts and other cases arising within the Realm, is accustomed to be done.

To avoid the Admiral's Jurisdiction in holding Pleas of Contracts, or things done beyond the Sea, *Sir Edward Coke* affirms, That Bargains and Contracts so made, wherein the Courts of Common Law cannot administer Justice, did belong to the Constable and Marshall, for the Jurisdiction of the Admiral is wholly confined to the Sea, which is out of any County; Whence it may be gathered, That as to this point he intends for Authorities the Statutes of the 13th of *Richard* the Second, which sets forth the Jurisdiction both of the Constables and Marshals Court, as also of the Court of the Admiralty.

That concerning the Constable and Marshal, is as far from the purpose, as it was from *Sir Edward Coke's* Thought to give any addition of Power to that Court. The Act declares, *That to the Constable and Marshal it belongs to have Conusance of Contracts, and Deeds of Arms out of the Realm*; whence it is inferred, That therefore out of the Realm, the Admiral shall have no Conusance of Contracts, or matters concerning Navigation, and Trade: It may be better argued from the Act, That as the Parliament allowed to the Constable and Marshal, Jurisdiction in Causes of Arms, and War, arising both within and without the Realm, which cannot be determined by Common Law, so it did intend Causes of Navigation and Trade arising either within or beyond the Seas, to be tryed by the Admiral, The Nature and Quality of the business, more conducing to the point of Jurisdiction, than the Circumstances of the place where it happens; The Statute which allows the Admiral to meddle with things done upon the Sea, by *Sir Edward Coke's* leave, doth not confine his Jurisdiction to the Sea, in respect of any place beyond the Sea, It is rather pretended to debar him from meddling with things done within the Realm, which notwithstanding, it being formerly shewed, that the Admiral may hold plea of Maritime Causes arising from Contracts made within the Land, it may be less needful to labour to prove that it doth not hinder him from taking Conusance of Sutes concerning Navigation and Trade, arising from Contracts made and businesses done beyond the Sea.

The other Authorities which may be collected, to prove how the Admiral hath no Jurisdiction of things done beyond the Sea, are a Writ in the Register, and *Fitz Herbert*, and a number of Prohibitions.

That of the Register is, If Goods be taken from an English-man in *Spain*, or beyond the Sea, and the party cannot obtain Justice there, he shall have a Writ of the Sheriff to arrest the Bodies offenders, and to seize their Goods to the value, which proveth, saith *Sir Edward Coke*, that the Admiralty cannot hold Plea thereof, for that the party hath remedy at the Common Law; That Argument is as good, as if he had said, There lies a Writ of *Withernam* at the Common Law, therefore no Letters of Reprisals can be granted in the Admiralty. It stands with great reason, that if a Subject be spoiled of his Goods in another Realm, and can have no remedy there, that the party, or the Goods belonging to him, being found within the Jurisdiction of the Common Law, they should be made liable to satisfaction; And why should it be thought unreasonable, that upon the like occasion, if the party, or his Goods be found within the Jurisdiction of the Admiralty, the Sub-

ject should have remedy there? By this Authority concerns not Contract, or Bargains made beyond the Sea.

Besides, how far this Writ agrees with the Common Law, it may be considered, in regard, Mr. *Selden* writes, in *Tribunalibus nostri Juris Municipalis*, &c. in our Courts of Common Law, the Jurisdiction hath been ever held to be such, that according to the strict Laws antiently practis'd, an Action could not be brought upon a business, hapning elsewhere, than within the Kingdom, as for many Ages since it hath been held, that the Action ought to be rejected, unless the ground of it be arising for something done within the Body of a County: And Sir *Edward Coke* recites divers authorities, by which the same is maintain'd as agreeable to the Common Law. But this Law, he allows, where the things were totally done out of the Realm, and Implies, that it is otherwise, where the Contract is made one Realm, and the Performance ought to be in another, for then (says he) as to the present purpose of necessity, the Consuance must be where the Contract was made, for otherwise there can be no Tryal had at the Common Law, and that it is most reasonable that it should be so, because the Contract is the ground and foundation of the Debt; But now in case a Contract be made in *partibus exteris & transmarinis*, whereby payment or performance is to be made within the Realm, notwithstanding the Contract be the ground and foundation, yet the Jurisdiction follows the place of payment and performance, and no doubt for the same reason, because otherwise there could be no pretence for a Tryal at the Common Law, so that the Rule is framed to the building, and not the building to the Rule.

The last Argument is, That divers Prohibitions have been granted upon Sutes brought in the Admiralty, for things done in *partibus exteris & transmarinis*, and the first is as ancient as the 36th of *Henry* the Eighth. But upon what Contracts, businesses, or occasions those Sutes were grounded and commenced, it is not specified; And to conclude this point as the former, First, the third request of the Judge of the Admiralty in the year 1575. (*viz.*) That the Judge of the Admiralty according to such ancient Order made by King *Edward* the First, and his Council; and according to the Letters Patents of the Lord Admiral for the time being, and allowed of other Kings of this Land ever since, and by Custom time out of memory of Man, may have Cognition of all Contracts and other things arising as well beyond, as upon the Sea, without let or prohibition; The Answer is, That it is agreed upon by the Lord Chief Justice and his Collegues.

Secondly, All the Judges before the King and his Council *Octavo Caroli* agreed, That if Sutes shall be commenced in the Court of Admiralty for Contracts made, or other things done beyond the Sea, or upon the Sea, no Prohibition is to be awarded.

Concerning the Concessions of the Judges of the Kings-Bench, and the Resolutions of all the Judges alledged for the Confirmation of the precedent Assertions, it may be noted, That touching the former, by them are intended certain Answers of the Chief Justice and other Judges of that Bench, to the Requests of the Judge of the Admiralty in the Year 1575. of which mention is made in the complaint of the Admiral, Objection 7. wherein it is set forth, That the Agreement made in *Anno Dom.* 1575. between the Judges of the Kings-Bench, and the Court of Admiralty, for the more quiet and certain Execution of Admiral-Jurisdiction, was not observed, to which Sir *Edward Coke* answers, that that supposed Agreement had not been delivered unto them, but having heard the same read before His Majesty (out of a Paper not subscribed with the hand of any Judge) they answer, that for so much thereof as differs from their present Answers, it was against the Laws and Statutes of the Realm, and therefore the Judges of the Kings-Bench never assented thereunto, as it is pretended; neither doth the phrase thereof agree with the Terms of the Laws of the Realm.

It is not probable that Dr. *Dunn*, then Judge of the Admiralty, would have produced such an Agreement to the Judges before the King, but that he had some ground,

ground for the same, which being supposed, it may as well infer that those Concessions were agreeable to the Laws and Statutes of the Realm, because those Judges did assent unto them, as that they did not assent because they were not agreeable to the same; And it may as well be doubted, whether those things wherein those Answers at time did differ from the Resolutions of all the Judges in the 8th of King Charles, were agreeable to the Laws and Statutes of the Realm, as it is confidently affirm'd, that wherein those Concessions did differ from those Answers were against the same, wherein the phrase of the Requests and Answers is not agreeable to the terms of the Common Law, is not so much considerable, as how the matters therein contained may consist, both with Law and Equity; and to that end it may not be amiss to recite them, as they are extant in several Manuscripts in which are collected things of those times remarkable, both concerning the Ecclesiastical Courts, and the Courts of Admiralty, as followed.

12. of May, 1575.

The Requests of the Judge of the Admiralty to the Lord Chief Justice of her Majesties Bench, and his Colleagues, with their Answers to the same.

Sir Christopher Wray, L. Chief Justice, Dr. Davy Lewis, Judge of the Admiralty.

That after Judgment or Sentence given in the Court of Admiralty, in any Cause or Appeal made from the same to the high Court of Chancery, it may please them to forbear the granting of any Writ of Prohibition, either to the Judge of the said Court, or to her Majesties Delegates, at the sute of him by whom such Appeal shall be made, seeing by choice of Remedy in that way, in reason he ought to be contented therewith, and not to be relieved any other way.

1 Request.

It is agreed by the Lord Chief Justice and his Colleagues, that after Sentence given in the Delegates, no Prohibition shall be granted. And if there be no Sentence, if a Prohibition be not sued for within the next Term following Sentence in the Admiralty-Court, or within two Terms after at the farthest, no Prohibition shall pass to the Delegates.

Answer.

That Prohibitions hereafter be not granted upon bare Suggestions or Surmises, without summary Examination and Proof thereof, wherein it may be lawful to the Judge of the Admiralty, and the party defendant to have Counsel, and to plead for the stay thereof, if there shall appear cause.

2 Request.

They have agreed that the Judge of the Admiralty, and the party defendant shall have Counsel in Court, and to plead to stay, if there may appear evident cause.

Answer.

That the Judge of the Admiralty according to such an ancient Order, as hath been taken by King Edward the First, and his Council, and according to the Letters Patents of the Lord Admiral for the time being, and allowed by other Kings of the Land ever since, and by Custom time out of memory of Man, may have and enjoy cognition of all Contracts, and other things, rising as well beyond, as upon the Sea, without let or Prohibition.

3 Request.

This is agreed upon by the said Lord Chief Justice, and his Colleagues.

Answer.

That the said Judges may have and enjoy the knowledge of the breach of Charter-parties, made betwixt Masters of Ships and Merchants for Voyages to be made to the parts beyond the Sea, and to be performed upon, and beyond the Sea, according as it hath been accustomed time out of mind, and according to the good meaning of the 32d. of Henry 8. chap. 14. though the same Charter-parties be made within the Realm.

4 Request.

This is likewise agreed upon, for things to be performed, either upon, or beyond the Sea, though the Charter-party be made upon the Land, by the Statute of the 32d. of Hen. 8. cap. 14.

Answer.

That Writs of *Corpus cum Causa*, be not directed to the said Judge, in Causes of the nature aforesaid, and if any happen to be directed, that it may please them to accept of the Return thereof, with the Cause and not the Body, as it hath always been accustomed.

5 Request.

Answer.

If any Writ of this nature be directed in the Causes before specified, they are content to return the Bodies again to the Lord Admiral's Goal upon certificate of the Cause to be such, or if it be for contempt or disobedience to the Court in any such Cause.

Touching the Resolutions of all the Judges, 8. *Caroli*, it may be considered, That in the presence of the King's Majesty, and Twenty three Lords, and others of his Majesties Council, they were subscribed unto by all the Judges, (viz.) *Thomas Richardson, Robert Heath, Humphrey Dawenport, John Denham, Richard Hut-ton, William Jones, George Crook, Thomas Trevor, James Weston, Robert Barkley, Francis Crawly*, and also by *Henry Martin* Judge of the Admiralty, and *William Noy* the Attorney General, and the Transcript thereof was ordered to be Entred in the Register of the Council Causes, and the Original to remain in the Council Chest, 18. Feb. 1632.

Sir Edward Coke, concerning the Answers and Resolutions of the Judges, to those things which he calls *Articuli Cleri*, 3. *Jacob*. saith, That although they were not enacted by the authority of Parliament, as the Statute of *Articuli Cleri*, in the 9th of *Edward* the Second, was, yet being resolved unanimously, by all the Judges of *England*, and the Barons of the Exchequer, they are for matters of Law, of highest authority, next unto the Court of Parliament; And it may be thought that these resolutions of all the Judges touching the Jurisdiction of the Admiralty, ought to be of no lower esteem, the rather for that the unanimity of all the Judges to the former, must be taken upon the credit alone of *Sir Edward Coke*, but as to the latter, the Evidence thereof doth appear by the joynt subscriptions of all before named, which is likewise attested by *Sir George Crook*, who was one of them, who in his Reports of *Hillary* Term 8. *Caroli*, under the title of Resolutions upon Causes of Admiral-Jurisdiction, writes that it was agreed, as followeth.

First, If Sute should be commenced in the Court of Admiralty, for Contracts or other things personally done beyond the Sea, no Prohibition is to be awarded.

Secondly, If Sute be before the Admiral for Freight, or Mariners wages, or for breach of Charter-parties, for Voyages to be made beyond the Seas, though the Charter-party happen to be made within the Realm, so as the Penalty be not demanded, a Prohibition is not to be granted; But if the Sute be for Penalty, or if question be made, whether the Charter-party be made or no, or whether the Plaintiff did release, or otherwise discharge the same within the Realm, this is to be tried in the Kings Courts, and not in the Admiralty.

Thirdly, If Sute be in the Admiralty, for building, amending, saving, or necessary Victualling of a Ship, against the Ship it self, and not against any party by name, but such as for his interest makes himself a party, no Prohibition is to be granted, though this be done within the Realm.

Fourthly, although of some Causes arising upon the *Thames* beneath the Bridge, and divers other Rivers beneath the first Bridge, the Kings Courts have Conuance, yet the Admiral also hath Jurisdiction there, in the point especially mentioned in the Statute of the 15th of *Richard* the Second, and also by Exposition, and Equity thereof, he may enquire of, and redress all Annoyances and Obstructions, that are or may be any Impediment to Navigation, and passage to or from the Sea, and also to try personal Contracts, and Injuries done there which concern Navigation on the Sea, and no Prohibition is to be granted in such cases.

Fifthly, If any be imprisoned and upon *habeas Corpus* brought, it be certified, that any of these be the cause of his Imprisonment, the party shall be remanded.

Subscribed the 4. Feb. 1632. by all the Judges of both Benches.

Sir George Crook's Reports being published by *Sir Harbottle Grimston*, are approved and allowed as for the common benefit, by the Judges then being, (viz.) by *John Glynn, Oliver St. John, Edward Atkins, Robert Nicholas, Matthew Hales, Hugh Windham, Peter Warburton, and John Parker.*

It

It may be presumed, that what so many persons, Eminent both for their Place, and also for their knowledge of the Laws and Statutes of the Realm, did so deliberately and cautiously resolve upon, and others of like quality have countenanced, ought to be received and respected as sufficient Authorities, as to those points whereof they did declare their Resolutions, notwithstanding the confident Opinions of any others, either private, or singular persons, to the contrary: And that the King's Majesty and his Councils approbation being added thereunto, should be of force enough to settle all doubts and differences concerning the same, the rather, for that antiently (as before is shewed) the Kings of *England*, with their Council only, have made Constitutions concerning the Admiralty, and that in point of Jurisdiction, and it is apparent by the ancient Record, cited both by Mr. *Selden*, and Sir *Edward Coke*, That the most famous Prince, King *Edward* the Third (in whose time the Admiralty received its chief establishment) in the Twelfth Year of his Reign, did consult and advise with his Council, and his Judges concerning the same; And it may seem strange, that whereas by the Statute of the 13th of *Richard* the Second, (whose Acts are insisted upon as the greatest obstructions to the Admirals Jurisdiction) the King's Council alone are enabled to decide, what belongs to the Constables and Marshals Jurisdiction, the King himself with his Council and Judges, should not have as much power to determine what belongs to the Jurisdiction of his Admiral. Stat. 1. 6. 2.

A S S E R T

A S S E R T. VIII.

That the Courts, and Judges of the Common Law, do intermeddle, and interrupt the Courts of Admiralty in Causes properly belonging to the same.

Hitherto it hath been Endeavoured to be made appear, That the Proceedings in the Courts of Admiralty, in the chief points in difference with the Courts of Common Law, may consist with the Laws and Statutes of the Realm; It may now be taken into Consideration, how far the Proceedings of the Courts and Judges of the Common Law, in intermeddling with Causes properly belonging to the Admiralty, and in obstructing the Proceedings of that Court, may be justified; By the former, is intended their drawing of such Causes by actions of Trover, and of Trespass, to their Conufance, by the latter their disparaging of Stipulations, and prescribing the forms of Libels in such Causes.

The former may the rather be insisted upon, in regard Sir *Edward Coke* doth so often, and so earnestly in general enveigh against the encroaching of the Court of Admiralty upon the businesses belonging to the Courts of Common Law, and in particular where he chargeth, That in the blessed time of Peace, those who belong to that Court, wanting businesses proper to that Jurisdiction, do encroach upon matters belonging to the King's Courts, lest they should sit idle, and have nothing to do; the like practice of encroaching being far more unexcusable in those, who belong to the King's Courts, which do always abound with businesses sufficient for the same.

Concerning the Actions of *Trover*. Amongst the grievances complained of by the Admiral, 8. *Jacob*. It is presented in the first place, That whereas the Conufance of all Contracts, and other things done on the Sea, belonging to the Admiral's Jurisdiction, the same are made tryable at the Common Law, by supposing the same to have been done in *Cheapside*, or such places: And under favour, the answer thereunto is neither clear, nor direct, nor to the purpose; For the ground of that answer being laid, That the Admiral hath no Conufance of any thing done within any County, it is said, That it is not material whether the place be upon the Water, *Infra fluxum Aquæ*; but whether it be upon any Water within the County; Wherefore it is acknowledged, That of things done upon the Sea, out of any County, the Admiral ought to have Jurisdiction, and that no Presidents can be shewed that any Prohibition hath been granted for any Contract, Plea, or Quarrel, for any Maritime cause done upon the Sea. In this answer it is confessed, That the Admiral ought to have Jurisdiction of things done on the Sea, and that no Prohibitions have been granted for any such causes; but whether by the supposal or fiction of a Ships arriving in *Cheapside*, the Courts of Common Law do hold Plea of things done on the Sea, it is neither confessed nor denied, much less is there any reason given for the same. Where it is said, It is not material whether the place be upon the Water, *infra fluxum & refluxum Aquæ*, but whether it be upon any Water within the County, That may be true, in respect that it is supposed that all things done in the County belongs to the Conufance of the Common Law; but when the place where a thing is done belongs apparently to another Jurisdiction which pretends as well to the right of the place, as to the right of the cause, the place of the action can no ways be suppressed, and another suggested in the room thereof; for if that be permitted, the one Jurisdiction being the greater, a more potent may soon

soon swallow up the other, not only to the prejudice of the Subjects for whose good the diversity of Courts were erected, but also the wrong of the Prince from whom those Jurisdictions are derived.

Sir Thomas Rydlye in his view of the Civil Laws, further shews how injurious to the Admiralty, and unreasonable this practice is, in regard that in Law no Fiction ought to be admitted, but such as is both possible and equitable; First, That it ought to be Possible, because otherwise it were to admit that by way of supposition, which Nature will not allow; and therefore although one that is dead, to some constructions of Law, may be feigned to be alive, if at that time any of his equals in age be still living, yet one who dyed two hundred years since, cannot to any purpose be supposed to be living, all of the same age being long before dead. Secondly, The Fiction ought to be Equitable, because if there be no reason for it, it is altogether unnecessary and useles; and therefore although the Law may admit a Fiction and supposition, that a Child in the Mothers Womb, is already born, for its benefit, in regard that otherwise it might be deprived of its Filial portion, or some other right in equity belonging to it; yet where there is no such reason or equity, it ought not to be admitted, as vain and ridiculous; But for the fiction of a Ship to arrive in *wardo de cheap*, where there is no Water to bear or carry, is of a thing utterly impossible; and it is wholly void of equity, because a Tryal of any business thereupon cannot obtain any just and fair remedy thereby at the Common Law, which might not have been had in the Court of Admiralty, which is a more competent and proper Court, for the tryal of such things, than any Court of the Common Law.

Secondly, Concerning Actions of Trespass, the Admiral in his ordinary capacity claiming no Jurisdiction of offences against the Crown, but only on the Sea, and of wrongs and injuries done in other places without force or violence, to make such Causes tryable in the King's Courts, it is suggested, that they were done *vi & armis*, which is the usual form of Indictments of Trespasses in the King's-Bench (as of cutting of a Purse) although in truth there were no fear, nor violence used in committing the same.

Touching the interrupting and obstructing the Proceedings in the Court of Admiralty in Causes properly belonging to the same, concerning Stipulations and Li-
bels, although it may be presumed, that what Sir Edward Coke affirms, *That where the principal matter is acknowledged to be of Ecclesiastical Cognisance, the Temporal Judges ought not to call in question the form of Proceedings, though they be against the reason of the Common Law*, because *Cuilibet in sua arte merito credendum*, that the same should be allowed in the Admiral Court.

Coke's 4 Re-
ports, p. 29.
3 H. 6. 14. 11.
H. 7. 9.

Yet in the third Objection of the Complaint, 8. Jacob. it is shewed, That whereas time out of mind the Admiral-Court hath used to take Stipulations for appearance and performance of the Acts and Judgments of the same Court; It is now affirmed by the Judges of the Common Law, that the Admiralty-Court is no Court of Record, and therefore not able to take such Stipulations, and hereupon Prohibitions are granted to the utter overthrow of that Court. The answer whereunto is, That the Admiralty proceeding by the Civil Law, is no Court of Record, and therefore cannot take any such Recognizances as a Court of Record may do, and for taking of Recognizances against the Law of the Realm, we find that Prohibitions have been granted, as by the Law they ought: And if an erroneous Sentence be given in that Court, no Writ of Errour, but an appeal to certain Delegates doth lie, as it is apparent by the Statute of the 8. Eliz. Reginae, Cap. 5. which proveth that it is no Court of Record. Whereunto it may be replied:

That some things done by, or before the Admiral, are matters of Record, may be maintained from an ancient Ordinance of King Richard the First, with advice of the Lords, at Grimsby, viz. *That when the King writes by his Letters Patents to the Admiral to arrest Ships more or less for his service, and that the Admiral should write to his Lieutenant to see things put in execution accordingly, forasmuch as the Admiral*
and

B. b. p. 28. &
p. 15.

and his Lieutenants are of Record. After the Admiral shall have written to the King, or to the Chancellour of England, the names of the Ships arrested, together with the names of the Owners and Masters of them, in that case neither the Owner of the Ship, nor the Master, shall be admitted to say that the Ship is not arrested; but admitting that the Court of Admiralty is not a Court of Record in ordinary matters, no more are the Stipulations taken there, such Recognizances as are required to be taken in Courts of Record by the Common Law, those Stipulations causing no privileged obligations before other bonds, nor extending to any part of mens Lands, which is otherwise in Recognizances taken in Courts of Records by the Common Law; And it may seem strange that Sir Edward Coke acknowledging and allowing the proceedings of that Court to be according to the Civil Laws, taking of Stipulations or Bails for the Parties appearance, and the performances of Decrees and Sentences in that Court, prescribed by the Civil Law, *Ne judicia sint elusoria*, and universally practised, where judicial proceedings are according to that Law, as likewise in this Kingdom in the Constable and Marshal's Court, and in the Courts of the Universities proceeding by the Civil Law, the same should not be allowed in the Admiralty-Court.

And the complaint in this point may seem the more considerable, in regard that, to the Publique Notaries about the Exchange, without Exception or Controll it hath been allowed, That Merchants appearing before them, (in a manner nearer to the Recognizances of the Common Law) do acknowledge bonds, and bind, *Se & Executores, & bona tam immobilia quam mobilia presentia in futura*, And sometimes themselves being absent, the same things are done in their names by their Servants, or Factors, Exhibiting Procurations from them to that purpose; And it may be noted, that amongst Sir Edward Coke's Authorities there cannot be discerned any Statute, Judgment, or Book-case, to make good the Answer to that Objection, in the Complaint.

Secondly, concerning Libels in the Court of Admiralty, The Lord Hobard in *Audly* and *Jennings* case affirms, that if a Contract in truth were made at Sea, and in the Admiral's Court it be laid generally, without saying *super alto mari*, a Prohibition might lye, for the Libel must warrant the Sute in it self; But Justice Reeves in his Argument, *Paschæ 22. Caroli*, differs from him in opinion, and distinguishes betwixt a particular Jurisdiction, created in diminution of the general Courts of Common Law, and a particular Jurisdiction over things that never did belong to the Courts of Common Law, but which is wholly distinct from the same: In the first case he confesseth that it is necessary to allege the cause of Action to arise within the new created Jurisdiction, because *prima facie*, nay *de Jure*, the Courts of Common Law have general Jurisdiction of those things, but in the later case, as of the Admiralty, if the cause be Maritime, there is no need to aver it to have been done upon the Sea, out of any respect to the Courts of Common Law, for that it doth not tend to the diminution of any of those Courts, and for Confirmation thereof he affirms, That the Jurisdiction of the Marshalsey, stands partly upon the Statute *Articuli super Chartas*, and the words of that Statute are as restrictive, as any words of the Statutes touching the Admiralty, and by the Books of the Common Laws, the Marshall cannot hold Plea in some cases unless both parties be of the King's Household, nor in any case unless one of the Parties be so; yet it is resolved, That the Declaration is good, although it be not averred therein, that any of the Parties be of the Household, and therefore a *Fortiori* it is not necessary in the Admiralty to specify in the Libel the thing to have been done, *super alto mari*, the Admiralty Jurisdiction being more distinct from the Common Law, than that of the Court of Marshalsey.

ASSERT.

A S S E R T. IX.

That the trial of Causes concerning Navigation and Trade in the Court of Admiralty, is more commodious for the Subjects, and Kingdom of England, than in the Courts of Common Law.

HOW much the maintenance and advancement of Navigation, and Trade by Sea, concerns the Kingdom, and Subjects thereof, Sir Edward Coke delivers, who saith, *That Trade and Traffique is the lively-hood of a Merchant, and the life of the Common-wealth, wherein the Kingdom, and every Subject hath interest; For the Merchant is the good Bailiff of the Realm, to Export, and Vent the Native Commodities, and to Import and bring in the necessary Commodities, for the defence and benefit of the Realm.* So much is confirmed by several Acts of Parliament, fram'd by common consent of the Kingdom. The Statute of the 32. of Henry 8. chap. 24. sets forth, *That it is notoriously known that the Realm of England, for the most part, is environed with the Seas, so that the Subjects cannot convey, and transport their Wares, Merchandizes, and Commodities by Land, but only by Ships, and that the Navy, and multitude of Ships of the Realm, is very commodious and necessary, as well for the intercourse and concourse of Merchants, conveying and transporting their Wares and Merchandizes, and a great defence and security to this Realm, as well to offend and defend, as also for the maintenance of many Masters, Mariners and Seamen, and also hath been the chief maintenance and supportation of Cities, Towns, Havens, and Creeks near adjoyning unto the Sea-coasts: Likewise that of the 43. of Elizabeth, chap. 12. declares, That it hath always been the Policy of this Realm, by all good means to comfort and encourage the Merchant, thereby to advance the general wealth of this Realm, the Kings Customs and Strength of Shipping, &c.*

Comment upon Magna Chart. fol. 28.

It hath been formerly observed, That for the encouragement of those who maintain Trade by Sea, in all Nations and States there have been special Judges appointed to hear and determine causes concerning Trade and affairs of the Sea; and it may be further noted, that such Judges have been directed to proceed at such times, and in such manner, as might best consist, with the opportunities of Trade, and least hinder or detain Men from their Employments. Amongst the Græcians, as at Athens, it was provided, *That all Sutes betwixt Seamen and Merchants should be determined in those vacations when the Seas were barred, or in those Months when Navigation was restrained; So much is confirmed by Salmatius, Eo tempore quo oritur Arcturus navigationes suas ut plurimum desinebant mercatores, domumque redibant; Boedromion quippe mensis qui Septembri respondent, quo tempore ferè Arcturus oritur, terminus erat navigationum Atticarum, ideo ab eo mense Munichionem usque wuo mense iterum se mari committebant, ac vela dabunt, Mercatores Athenienses in urbe desidebant, & lites suas disceptabant, ut videre est apud Demosthenem adversus Apaturium.* Amongst the Romans likewise, for the better dispatch of Causes concerning Sea-busineses, the Judges were ordered to proceed, *Levato velo, and de plano, without that Solemnity, and Formality which was used in ordinary Courts, and Causes; So in Italy, Spain, and France, the Judges proceed in Causes concerning the Sea, Summarily and in a more compendious way than other Judges use; And the like, as Sir John Davies relates, hath seemed to the wisdom of this Kingdom, Our Parliament, saith he, have not only made extraordinary provisions, for a more speedy recovery of debts due unto Merchants,*

Scholes Synag. 47. tit. 37.

Petrus de Legibus Atticis l. 5. tit. 5.

C. de Naufragiis l. 5. & ibi Cujacius.

for their Merchandizes, than is provided by our Common Law, as appears by the Statute of Aetion Burnel, made the 11th of Edward the First, and the Statute De Mercatoribus, made the 13th of Edward the First, but also hath allowed a Court of Proceedings in Cases of Merchants, different from the course of our Common Law; For by the Statute of the 27th of Edward the Third, cap. 2. it is declared, That the proceedings in Causes of Merchants shall be from day to day, and from hour to hour, according to the Law of the Staple, and not according to the course of the Common Law; and by another Article in the same Parliament, That all Merchants coming to the Staple shall be ruled by Law-merchant, touching all things coming to the Staple, and not by the Common Law of the Land; and by another Article, That neither of the Benches, nor any of the Judges of the Common Law shall have any Jurisdiction in those Cases. To which may be added the Statute of the 32. of Henry 8. chap. 15. and of the 43. of Elizabeth, chap. 12. which direct, That such Causes betwixt Seamen and Merchants shall be ordered summarily, and without delay, and as discretion shall seem most convenient. All which was, and may be observed in the Court of the Admiralty, which in many Causes proceed at any time, and in all Causes summarily, and according to Equity, but neither is, nor can be observed in Courts of Common Law, which are open only in Term times, and proceed in an ordinary and strict way.

Secondly, For the advantage of those who use Navigation, and Trade by Sea, The Law-merchant and Laws of the Sea admit of divers things not agreeable to the Common Law of the Realm, which may be better insisted on in the Court of Admiralty, than in the Courts of the Common Law. So much is declared by Sir John Davyes, relating several Instances to that purpose. First, If two Merchants, saith he, be joynt Owners, or Partners of Merchandizes, which they have acquired by a joynt Contract, the one shall have an Action of Account against the other, Secundum Legem Mercatoriam, but by the Rule of the Common Law, if two men be joyntly seized of other Goods, the one shall not call the other to account for the same. Second, If two Merchants have a joynt Interest in Merchandizes, if one dye, the survivor shall not have all, but the Executor of the party deceased, shall by the Law-merchant call the survivor to an account for the Moity, whereas by the Rule of the Common Law, if there be two joynt Tenants of other Goods, the survivor Per jus accrescendi shall have all. Third, In an Action of Debt upon a simple Contract, which is without a Deed in Writing) the Defendant by the Common Law may wage his Law, That is, he may barr the Plaintiff from his Action, by taking an Oath that he doth not owe the Debt, but when one John Cumpton, Merchant, brought an Action of Debt Secundum Legem Mercatoriam against another Merchant upon a Contract, without Deed, and the Defendant would have waged his Law, he was not permitted so to do, and the Judgment was given for the Plaintiff. It is not hereby intended that the Courts of Common Law cannot or do not take notice of the Law-Merchant, in Merchants Cases, but that other things likewise considered, it might be thought reasonable, if they so desire, to allow them the choice of that Court, where the Law-Merchant is more respected, than to confine them to other Courts, where another Law is more predominant. Besides, there may be danger of doubt thereof, because those things are not approved for proofs at the Common Law, which are held sufficient in the Admiralty amongst the Merchants; for as Sir John Davies further observes, At the Common Law no mans Writing can be pleaded against him, as his Act, and Deed, unless the same be sealed, and delivered: But in Sutes between Merchants, Bills of Lading, and Bills of Exchange, being but Tickets, without Seals, Letters of advice, and Credence, Policies of assurance, Assignations of Debts, all which are of no force at the Common Law, are of good credit and force by the Law-Merchant. To which may be added, what Malines observes, That the bearer of such Bills, by the course amongst Merchants, shall be admitted to demand, and recover the Contracts, without Letters of Attorney, which is not admitted in the Common Law. It is moreover considerable, That the Law of the Sea looks one way, when the Common Law looks another; As for instance, A Ship is Freightied, or hired for a Voyage to the Indies, at 20l. per month by Charter-party,

party, it appeareth that having been eight Months in the Imployment of the Merchant, who Freighteth her, before she makes any Port, with her Lading she perisheth in the Sea, in this case by the Common Law, as it hath been averred, the Owner of the Ship ought to have Freight for eight Months: But by the Law of the Sea, which hath always been allowed, The Merchant losing his Goods, the Owner loseth his Freight; Again, if the Owner loseth his Freight, the Mariner, although he escape, loseth his Wages for the time he served, which happily would not be thought so if he sued at the *Guild-Hall* for the same.

Thirdly, For encouragement and advantage of those who use Navigation and Trade by Sea, it is considerable, that in the Court of Admiralty, one and the same Action may be brought against diverse and several persons, undertaking the same business, as when many joyn in subscription to a Policy of assurance, but if a Sute be brought at the Common Law, every man must be sued severally, which the Parliament in the Act concerning assurances, held inconvenient; and in the like manner, divers and several Persons may joyn in the same Sute, as Mariners for Wages, at a small charge to themselves, with little prejudice to the Masters, or Owners which are sued, and obtain a Decree or Order altogether, whereas when they sue at the *Guild-Hall*, every man sues severally, to the great charge of every particular, and to the excessive damage of the Masters, or Owners, if Judgments be given against them, Besides the inconvenience, (of which the Statute of the 28. of *Henry 8. cap. 15.* takes notice) That if Mariners, or Shippers, which by reason of their often Voyages and Passages must depart, without long tarrying and protracting of time, be enforced to attend the ordinary terms of the Common Law.

Fourthly, The Court of Admiralty for the conveniency and dispatch of Merchants, and Seamens Causes, admits of Proofs, which the Courts of Common Law do not allow, for in that Court according to the Civil Law, the Plaintiff may be relieved by the Defendants answer upon Oath, which in the ordinary Courts of the Common Law is not afforded; Again, whereas in those Courts the Evidence must be produced at the Barr, before the Jury, Seamen, and Mariners, which are many times necessary witnesses, for the reason before exprest, cannot be present without great prejudice to themselves and the Trade of the Kingdom; But in the Admiralty Court they may be produc'd at any time after the Sute is begun, and their Examinations being taken in Writing, they have liberty to follow their own, and the common occasions. Moreover, many times in causes concerning Navigation, and Trade by Sea, no proof can be made but by Witnesses remaining in Foreign parts, to which the Writs of the Common Law do not extend, but those Witnesses by Commission out of the Admiralty-Court, are usually sworn and examined by Magistrates in those places, and their examinations so taken are allowed for sufficient proof upon return.

Divers other Instances might be given, by which it would appear that the Court of Admiralty can give redress in Sutes concerning Navigation and Trade with more conveniency than the Courts of Common Law; But these considered, and how much it concerns the good of the Kingdom, and those who support Navigation and Trade, may be sufficient to discover, which Court may be best justified in proceeding in Causes of that nature.

What inconvenience may follow both to the Private and Publick by the interposing of Courts of Common Law, and by obstructions made unto the Admiralty in such businesses, may appear in one particular, that is concerning Charter-parties and Freight due for imployment of Shipping. There is but one instance given of a Sute brought at the Common Law upon a Charter-party, viz. the 28. of *Elizabeth*, which was on the Merchants part for breach of Covenant, viz. for not staying in a Port of discharge so many days as were agreed upon, for which the Owner was condemned in 500*l.* without any respect to the Loss or Damage which the Merchant had sustained: And if it be considered how many Clauses there are in Charter-parties, and Covenants of things to be performed for which the Owners

are bound under a general penalty, if upon every breach advantage should be taken in extremity, no man would have great comfort in hiring out Ships to Sea: And it may be observed, that there is no President that ever any man sued for Freight at the Common Law, which argues much difficulty in that way, as probably the performance of the Voyage being to be maintained by such proofs as cannot be produced in those Courts. And whereas it is affirmed, That infinite Prohibitions have been granted in Causes commenced in the Admiralty upon Charter-parties, it must follow, that thereby was occasioned infinite loss to the Owners of the Shipping, it being most probable by what hath been observed, That the cause for Freight being stopped in the Admiralty, there was no means to recover the same in the Courts of the Common Law. For that is a certain Rule, That that Merchant which declines that Court knows he is in no danger elsewhere; and it falls out many times, That for long Voyages great sums are due for Freight, and Merchants not always having good success, are sometimes put to their shifts, but how far it stands with the dignity of the High Courts to countenance, or in truth afford protection to such shifts, we leave them to consider, but no man can conceive otherwise, than that those courses must needs more weaken the Shipping of the Kingdom, than divers Ordinances and Constitutions intended for the maintenance thereof can possibly advance the same. Besides the decay of Shipping, these things conduce to the impoverishing of Mariners who are the life of Shipping, for Freight is said to be the mother of Wages, and the Owner losing his Freight, the Mariner cannot so well obtain his Wages, and in consequence must betake himself to some other course of life.

The like inconvenience falls out in Trade and Commerce, when Prohibitions are granted for Contracts, or things done *in partibus exterioribus & transmarinis*, The Merchant if he can avoid the Admiralty where he must answer upon Oath, and proof may be made by Commission, thinks himself secure from any danger at the Common Law. And although it may be supposed that remedy may be given in the Chancery, yet howsoever it is possible it is not usual for that Court to send Commissions into Foreign parts, and the pretence is for the right of Jurisdiction in the King's Courts of the Common Law, without respect to the Chancery, to which Sir *Edward Coke* seems to be no great friend.

F I N I S.

THE
ANCIENT
SEA-LAWS
OF
OLERON, WISBY,
AND THE
HANSE-TOWNS,
Still in Force.

Taken out of a French Book, Intituled,
Les **Us** & Coutumes de la Mer.

AND
Rendred into *English*, for the Use of
NAVIGATION,

By GUY MIEGE, Gent.

L O N D O N,

Printed by J. Redmayne, for T. Basset at the sign of the George near St. Dunstan's
Church in Fleet-street, and Eliz. Smith under the Piazza of the Royal-Exchange,
M C D L X X V I.

INTRODUCTION

10. 11. 1963

Les Us & Coutumes de la Ville de Paris

CVA

... ..

THE
A N C I E N T
S E A - L A W S
O F
OLERON, WISBY, and the HANSE-TOWNS,
Still in Force.

Before I begin with those Laws which are here set forth for the Use of Navigation, it will not be improper to give an Account of the Places, from whence they are denominated.

OLERON is the Name of an Island, and of the chief Town thereof. The Island is situate over against Saintonge, a Province of France, and Part of Aquitain. It lies in the 46. Degree of Northern Latitude, betwixt the Isle of Ree Northward, and the Mouth of the River Charente Southward.

The same is very fruitful, and pleasant. It yields plenty of Corn, and pretty good Wine, store of Game, and good Fishing. There is also made yearly a very great Quantity of Salt, wherewith most of the Provinces of the Western Ocean use to be furnished. In short, this was anciently the Place of Recreation for the Dukes of Aquitain, who caused here a Castle to be built.

But Nothing has so much raised the Fame of this Island, as the Reputation of the Maritime Laws, which bear the Name of it. The Laws of Oleron, which for the space of 500 Tears have generally been received by all the States of the Christian World that frequent the Ocean, for regulating the Sea-Affairs, and for deciding Maritime Controversies. Whereby the Rhodian Laws wore out of Use, and became antiquated.

As for the Credit of the Work, the French (but especially those of Aquitain) assume it to themselves. To make it out, my French Author says, that Queen Eleanor, Duchess of Aquitain (the Wife of Henry II. King of England, and Mother to Richard I.) being returned from the Holy Land, made the first Draught of these Laws; and called them Roole d'Oleron, by the Name of this her beloved Island. To which Laws, says he, her Son King Richard, being likewise returned from his Expedition in the Holy Land, made some Additions, and that still under the same Title. All which he backs with these Arguments, That these Laws were written in the old French, after the Gascon Dialect, and not in English; That they were made particularly for Bourdeaux Voyage, for the Lading of Wines and other Commodities in the said Place, and for the Transporting and Unlading of them at S. Malo, Caen, and Rouen, Sea-Port Towns of France; and lastly, That there is not so much as any mention made of the Thames, England, or Ireland.

Whereas the learned Selden, in his Treatise De Dominio Maris, attributes to the English Nation the Glory of his Work, and does not want sound Arguments for it.

But, whether the English or the French ought to have the Credit of it, or share it amongst Them; certain it is, that these Laws are equally memorable for their Antiquity, and to be revered for their Justice and Equity.

THE

THE Laws of OLERON.

I.

WHen a Man is made Master of a Ship, or other Vessel, and the said Ship or Vessel belonging to several Part-Owners departs from her own Port, and comes to *Bordeaux*, *Rouen*, or any other Place, and is there freighted for *Scotland*, or some other forrein Country; the Master in such Case may not sell the said Vessel, unless he hath a Procuration or a special Order for that purpose from the Owners. But, in case he want Monies for the necessary Provisions of the said Vessel, he may for that end, with the Advice of his Mariners, pawn or pledge part of the Tackling of the said Ship or Vessel.

I I.

If a Ship, being in an Harbour, waits for her Freight to depart therewith; the Master ought, before he depart, first to advise with his Company, and say, Sirs, What think you of this Weather? Whereupon perhaps some will tell him, It is not safe yet to Sail, the Wind being but newly changed, and we had best first to see it settled; and others possibly will say, The Weather is good and fair. In such Case, the Master is to concur with the major Part. Upon failure of which, if the Ship should come to be lost, he shall make good the same (if he have wherewithall) according to the full Value, upon a just Appraisement.

I I I.

If any Vessel happen, through misfortune, to be cast away, in what Place soever it be, the Mariners are bound to save as much of the Lading as they can. And, if they save part thereof, the Master shall allow them a Competency to get home to their own Country. And, in case they save so much as may enable the Master to do this, then he may lawfully pledge to some honest Person such Part thereof as may serve for that Purpose. But, if they have not indeavoured to save the Things aforesaid, then the Master is not bound to provide for them; but he ought to keep them in safe custody, until he knows the Pleasure of the Owners. And this he ought to do like a faithful Master; otherwise he shall be bound to give Satisfaction.

I V.

If a Vessel coming from *Bordeaux*, or any other Place, happen in her Voyage to be Indamaged, and the Mariners save as much of the Lading as possibly they can; And yet the Merchants and the Master are at variance, the Merchants requiring their Lading from the Master: In this Case the Merchants ought to have it, paying the Freight for that part of the Voyage the Ship has made, according to the quantity of the Goods, and the length of the Voyage, if so please the Master. But, if the Master please, he may repair his Vessel, if he can readily do it; otherwise, he may hire another Ship, to finish the Voyage. And then the Master shall have his Freight for so much of the Goods as are saved, to be reckoned Liver by Liver, and the saved Goods shall pay the Costs of their Salvage. And, in case the Master and Merchants promised the People of the Country, that should help to save the Ship and her Lading, a Third or one Moity of what by their Help should be saved, for venturing their Lives in so doing; the Justice of that Country ought well to consider their Pains and Labour, and to reward them accordingly, notwithstanding the Promise made unto them by the Master or by the Merchant.

V. When

V.

When a Vessel departs from any Country, Laden or Empty, and arrives at any Port or Harbour, none of the Mariners ought to go out of the Ship, without the Master's Leave. For in such a Case, if the Vessel should happen to be lost, or by any Misfortune be damnified, they must make Satisfaction for the same. But, if the Vessel be moored with two or three Anchors, they may then lawfully go out of her without the said Master's Leave; Provided they leave behind them on Ship-board such a Number of the Ships Company, their Fellow-Mariners, as is sufficient to look to the Vessel and her Lading. Provided also, that they return again in due time to their said Vessel. For, if they stay longer than is meet, and any Mischance happens to the Ship, they ought to make Satisfaction, if they have where-withall.

V I.

If some of the Mariners that hired themselves with the Master, go out of the Ship without the Master's Leave and make themselves so Drunk as to occasion Wrangling and Fighting, whereby some happen to be wounded; In such Case the Master is not bound to get them healed, or in any Thing to provide for them. On the contrary he shall be free to discharge them, and to turn them out of the Ship, both them and their Assistants. And, if they come to reckon, they must make up whatever they remain owing to the Master. But, if the Master send any of his Mariners about the Ship-Service, who therein happen to be hurt or wounded, in this Case they ought to be healed, and provided for at the Costs and Charges of the said Ship.

V I I.

When any Sea-man falls sick in the Ship, the Master ought to send him to Shore, and provide him with a Lodging. He is also to furnish him with Light, either Lamp or Candle-light, and to spare him one of the Ship-boys, or else hire a Woman, to attend him. He shall likewise afford him such Diet as is used in the Ship, and the same Quantity that was allowed him when he was in health, and no more, unless it please the Master to allow him more. And, if a better Diet be required, the Master shall not be bound to provide it for him, unless it be at his own Costs and Charges. In case the Ship be ready for her Departure, she ought not to stay for the said sick Party. And, if he recover, he ought to have his full Wages, deducting only such Charges as the Master has been at for him. But, if he die, his Wife or next of Kin ought to have what is due to him.

V I I I.

When a Ship laden to sail from *Bourdeaux* to *Caen*, or some other Place, is overtaken at Sea by a Storm, so that she cannot escape without casting some of her Lading and Merchandize over-board, for lightening the said Ship, and preserving the rest of the Lading, and the Vessel it self; Then the Master ought to say, Sirs, It is convenient to cast over-board some of the Ships Lading. And, if there be no Merchant but what gives his consent, or approves thereof by his Silence; Then the Master shall use his own Discretion, and cast over-board some part of the Lading. And, if the Merchants do not like of it, but that they gainsay or contradict it; the Master nevertheless ought not to forbear casting out so much Goods as he shall see convenient, he and the third part of his Mariners taking their Oath upon the Bible, that keeping their right Course, they were fain to cast part of the Lading over-board, to save their Lives, and the Ship, and the rest of the Lading. And the Wines, or other Goods, that were cast over-board, ought to be prized and valued, according to the just Value of the Goods saved. And, when these shall be sold, the Price thereof shall be divided Liver by Liver among the Merchants. And the Master ought to make the Division, and to compute the Damage of the Vessel, or the Freight at his own Choice. And, to repair the Damage sustained, the Mariners also ought to have a Tun free, and another divided by Lot according as it shall happen, if it appear that he to whose Lot it fell, did the part

of a good and able Sea-man. Otherwise he shall be barred of his Priviledge. And the Merchants in this Case may lawfully put the Master to his Oath.

I X.

If it happen, that the Master, by reason of foul Weather, thinks fit to cut down his Mast, he ought first to call the Merchants, if there be any aboard the Ship, and to say unto them, Sirs, It is requisite to cut down the Mast, to preserve the Ship and Lading, it being in this Case no more than becomes my Duty. Nay, it oftentimes happens that they cut Cables and Rigging, leaving both the Cables and Anchors behind them, to save the Ship and her Lading. All which Things are reckoned Liver by Liver, as Goods that were cast over-board. And, when it pleases God, that the Vessel arrives safely at the Port intended, the Merchants shall pay to the Master, without any delay, their Shares or Proportions, or sell the Goods, or pledge them, or procure Mony to satisfie the same, before the said Goods be taken out of the Ship. And, if he has allowed of them, and there happen Controversies and Differences touching the Premises, so that he observes a Collusion therein; the Master must not come by the Loss, but ought to have his Freight.

X.

When a Master freights a Ship, he ought to shew his Merchants the Cordage that belongs to her. And, if they see any Thing amiss or wanting, he must rectifie it. For, if for want of good Cordage any Pipe, Hoghead, or other Vessel, should happen to be spoiled or lost, the Master and Mariners ought to make it good to the Merchants. So also, if the Ropes or Slings break, the Master not having shewed them to the Merchants, he must make Satisfaction for the Damage. But if the Merchants say, That the Cordage is good & sufficient, and rest satisfied therewith, and afterwards it happens that they break; in that Case each of them shall share the Damage, viz. the Merchant to whom the Goods belong, and the said Master with his Mariners.

X I.

A Vessel being laden with Wines, or other Goods, and hoysing Sail at *Bourdeaux*, or any other Place, if the Master and his Mariners have not trimmed their Sails as they ought to have done, and it happens that ill Weather overtakes them at Sea, so that the main Yard shakes, or breaks one of the Pipes or Hogheads; the Ship being arrived at her Port of Discharge, the Merchant says to the Master, that by reason of his main Yard his Wine was lost. In that Case, if the Master replies, It was not so, both he and his Mariners (be it four or six, or such of them as the Merchants shall think best) must take their Oath, That the Wine was not destroyed by them, nor by the main Yard, or through their Default, as the Merchants charge them: And then the said Master and his Mariners shall be acquitted thereof. But, if they refuse to make Oath to that effect, they are then obliged to make Satisfaction for the same. For they ought to have ordered their Sails aright, before they sailed from the Port where they took in their Lading.

X I I.

A Master, that has hired Seamen for a Voyage, shall keep the Peace betwixt them, and do the part of a Judge at Sea. And, if there be any of them that gives another the Lie, before they have Bread and Wine on the Table, he that has given the Lie, shall pay four *Deniers*. But, if the Master himself gives any other the Lie, he shall pay eight *Deniers*. And, if any of the Mariners give the Master the Lie, he shall also pay eight *Deniers*. If the Master strike any of his Mariners, the Mariner ought to bear with the first Stroke, whether it be with the fist or open hand. But, if the Master do strike more than once, the said Mariner may defend himself. And, if any of the hired Mariners strike the Master first, he shall pay an hundred *Sous*, or lose his Hand.

X I I I.

When a Difference happens between the Master of a Ship and any one of his Mariners, the Master shall deprive him of three meals before he turns him out of the

the Ship. But, if the said Mariner do offer in the presence of the rest of the Mariners to make the Master Satisfaction, and the Master refuse the same, and resolve (notwithstanding such Offer) to put him out of the Ship; In such Case the said Mariner may follow the said Ship to her Port of Discharge, and ought to have his Wages paid him as if he had come in the Ship, or as if he had made Satisfaction for his misdemeanour before the Ship-Company. And, if the Master take not another Mariner into the Ship in his stead, as able as the other, and the Ship or Lading happen to be through any misfortune damnified, the Master shall make good the same, if he have wherewithal.

X I V.

If a Ship in her Voyage, lying any where at Anchor, be struck or grappled with another Vessel under Sail, for want of good Steering, whereby the Vessel at Anchor is prejudiced, and the Goods in her damnified; In such a Case the whole Damage is to be in common, and to be equally divided and appraised half by half. And the Master and Mariners of the Ship that struck or grappled with the other shall Swear on the holy Evangelists, That they did it not wittingly or wilfully. The Reason of this Judgment is, That an old Vessel might not purposely come in the way of a better: Which she will hardly do, as long as the Damage must be equally shared.

X V.

When two or more Vessels lye in an Harbour, where there is but little Water, so that the Anchor of one of the Vessels lies dry, the Master of the other Vessel ought in that Case to say unto him whose Anchor lies dry, Master, take up your Anchor, for it is too nigh us, and may do us a Prejudice. And, if the said Master, and his Mariners, refuse to take up the said Anchor; Then may the other Master and his Mariners (who might be otherwise thereby damnified) take up the said Anchor, and remove it at a farther distance. And, if the other oppose the taking up of their Anchor, and there afterwards happen Damage thereby; they are bound to give full Satisfaction for the same. But, if they had placed a Buoy to the Anchor, and that the Anchor should cause any Damage, in this Case they shall not be bound to repair the Damage. And therefore being in an Harbour, they ought to fasten such Buoys or Anchor-marks, and such Cables to their Anchors, as may plainly appear and be seen at full Sea.

X V I.

When a Ship is arrived with her Lading at *Bordeaux*, or elsewhere, the Master of the Ship ought then to say to his Company, Sirs, will you freight by yourselves, or be allowed at the Freight of the Ship? To which they are to answer which of the two they intend. If they take as the Freight of the Ship shall happen, they shall be allowed proportionably. And, if they will freight by themselves, they ought to do it so as that the Ship be not hindered thereby. And, in case no Freight may be had, the Master is not to blame; and he ought to shew them their Ship-fare, and to weigh it out to each of them. And, if they will there lade a Tun of Water, instead of so much Wine, they may. And, in case there should happen at Sea a Casting of Goods over-board, the Case is the same for a Tun of Water, as in a Tun of Wine, or other Goods, Liver by Liver. But, if Merchants do freight the said Vessel, they shall have the same Freedom and Immunity as the Mariners have.

X V I I.

The Mariners of *Brittany* ought to have but one meal a day from the Kitchen, because they have Beverage or Drinkings out and home. But those of *Normandy* ought to have two meals a day, because they have only Water at the Ships Allowance. Only, when the Ship arrives at a Wine-Country, there the Master is to procure them Wine to drink.

XVIII.

When a Vessel hath unloaded, and the Mariners demand their Wages, (whereof some have neither Bed, Chest, nor Cabbin aboard) the Master may lawfully keep back part of their Wages, till they have brought back the Ship to the Port from whence she came, unless they give good Security to serve out the whole Voyage.

XIX.

When the Master of a Ship hires the Mariners in the very Town to which the Vessel belongs, whereof some at their own finding, others of them at his own Costs and Provision; and it happens, that the Ship cannot procure Freight in those Parts where she is arrived, but must Sail further to get it; Then the Mariners that are at their own finding ought to follow the Master, and such as are at the Masters own Costs ought to have their Wages encreased, Kenning by Kenning and Course by Course, because he hired them to one certain Place. And, if they go not so far as to that Place which was agreed upon, yet they ought to have their full Hire, as if they had gone thither. But they must bring back (with God's help) the Vessel to the Place from whence they took her.

XX.

When a Vessel comes to *Bourdeaux*, or any other Place, two of the Mariners at a time may take with them to Shore their Proportion of such Victuals as is in the Ship, as also so much Bread thereof as they can eat at once, but no Drink. And they ought very speedily and in good time to return to their Ship, that the Master may not lose the Hire of the Ship. For, if the Master should lose it, and Damage come thereby, they are bound to make Satisfaction. Or, if any of their Company be hurt for want of their Help, they shall bear so much of the Charge of his Recovery as one of his Fellow-Mariners, or the Master with those of the Table shall judge or arbitrate.

XXI.

If a Master lets his Ship to freight to a Merchant, and sets him a certain Time within which he shall lade his Vessel, to be ready to depart at the Time appointed; and the Merchant do it not within the Time, but keeps the Master and Mariners by the Space of eight Days, or a Fortnight, or more, beyond the Time agreed on, so that by the Merchants default he loses his Time, and the Opportunity of a fair Wind; In such Case, the said Merchant shall make the Master Satisfaction for this his Delay. The fourth whereof is to go among the Mariners, and the other three fourth Parts to the Master, because he finds them their Expences.

XXII.

When a Merchant freights a Ship at his own Charge, loads her, and sends her to Sea, and the said Ship comes into an Harbour, where by reason of contrary Winds she is fain to stay till her moneys be all spent, the Master in that Case ought speedily to send to his own Country for mony. But he ought not to lose his *Armogan*, that is, a good Opportunity. For, if so, he is accountable to the Merchant for all Damages that shall happen thereby. But the Master may take part of the Wines, or other Merchant Goods, and dispose thereof for the present Occasions of the Ship. And, when the said Ship shall be arrived at her right Port of Discharge, the Wines that the Master shall have disposed of shall be valued and appraised at the same Rate as the other Wines shall be commonly sold for, neither more nor less: And the Master shall have the Freight of such Wines as he has disposed of as aforesaid.

XXIII.

If a Pilot undertakes the Conduct of a Ship, to bring her to *S. Malo*, or any other Port, and fails in his Undertaking, so as the Ship miscarry through want of Skill; the said Pilot shall make good all the Damages that shall ensue thereby. But, if he be not able to make satisfaction, he ought to lose his Head. And, if the Master,

ster, or any of the Mariners, or Merchants, cut off his Head, they shall not be accountable for it. However, before they do it, they ought to know, whether he has wherewith to make Satisfaction.

X X I V.

When a Ship, or other Vessel, arriving at any Place, makes in towards a Port or Harbour, and puts out her Flag, or gives some other sign to have a Pilot come aboard, or a Boat to tow her into the Harbour, the Wind or Tide being contrary, and a Contract is made for piloting the said Ship into the said Harbour accordingly; And, forasmuch as in some Places 'tis a Custom, and an unreasonable one, that the third or fourth Part of the Ship lost shall accrue to the Lord of the Place where that sad Accident hapned, as also the like Proportion to the Salvors, and only the remainder to the Master, Merchant, or Mariners; Therefore the Persons contracting for the Pilotage of the Vessel, to ingratiate with their Landlord, and to get to themselves part of the said Ship and her Lading, do like base and treacherous Villains wittingly and designedly misguide the Ship that she may be lost; And then feigning to aid, help, and assist the distressed Mariners, themselves are the first in pulling the Ship to pieces, in purloining and carrying away the Lading, contrary to all Reason and a good Conscience; And, that they may be the more welcome to their Landlord, run to his House to bring him the Tidings of this unhappy Disaster; Whereupon the said Landlord comes with his Men, and takes his share, the Salvors theirs, and the Rest is left for the Merchants and Mariners. Which being contrary to the Laws of Almighty God, this Law therefore shall be established, That (notwithstanding any Law or Custom to the contrary) all Landlords, Salvors, and all others that shall take or purloin any of the said Goods, shall be Accursed, Excommunicated, and punished as Thieves and Robbers. And, as for such false and treacherous Pilots, the Judgment is, that they shall be put to a rigorous and unmerciful Death, That very high Gibbets shall be for that purpose set up, as near the Place as conveniently may be where they so guided and brought the said Ship or Vessel to ruin as aforesaid; And therein shall these accursed Pilots shamefully end their Days. Which Gibbets shall be left standing, as a Memorial to the Fact, and as a Caution to other Ships that shall afterwards sail that way.

X X V.

And, If the said Lord of the Place were so felonious and cruel as to suffer such barbarous people, and to connive at or abet such Villains, that he may have a share in the Wrack; In such Case the said Lord ought to be apprehended, and all his Goods seized and sold, to be converted into pious Uses, and for satisfaction to such as of Right it appertaineth. And, as for the said Lord's Person, he shall be fastned to a Post or Stake in the midst of his own Mansion-House; which being fired on the four Corners or Quarters thereof, all are to be burnt together. Which done, the Walls thereof shall be demolished and turned to Rubbish; and there shall a Market-Place be made, for the sale only of Hogs and Swine, to all Posterity.

X X V I.

When a Ship is arrived at her Port of Discharge, and gets there into dry Ground, so that the Mariners think her safe every way, then the Master ought to increase Wages kenning by kenning. And, if in hoisting up of Wines they chance to leave open any of the Pipes, or other Vessels, or that they fasten not the Ropes well at the ends of the Vessel, so that the Vessel slips and falls, and so is lost; Or that falling on another Vessel, both are lost; In these Cases, the Master and Mariners are bound to make them good to the Merchants, and the Merchants must pay the Freight of the said damaged or lost Wines, because themselves are to receive for them from the Master and Mariners, according to the Value that the rest of the Wines shall be sold for. And the Owners of the Ship ought not to suffer hereby, because the Damage hapned by default of the Master and Mariners, in not fastening the said Vessels of Wine.

X X V I I.

If two Vessels go a fishing in Partnership, as of Mackerels, Herrings, or the like, and do set their Nets, and lay their Lines for that purpose; the one of the Vessels ought to imploy as many fishing Engines as the other, and so they shall divide the Profit equally, according to the Covenant made betwixt them. And, if it happen, that one of the said Vessels perish with her fishing Instruments, and the other escaping arrive in safety; the surviving Relations or Heirs of those that perished, may require of the other to have their part of the Gain, and likewise of their Fish and fishing Instruments, upon the Oaths of those that are escaped. But they are to have nothing of the Vessel it self.

X X V I I I.

If any Ship, or other Vessel, sailing to and fro, and coasting the Seas, whether in the way of Merchandizing, or upon a Fishing Design, happen by some misfortune, through the Violence of the Weather, to run against the Rocks, and there to be shattered and broken, be in what Coasts, Country, or Dominion soever; and the Mariners, Merchant or Merchants, or any one of them, escape and come safe to Land; In this Case the Lord of that Place or Country where such misfortune hath hapned, ought not to hinder or oppose the Saving of as much of the Ship or Lading as may possibly be saved, by those who have escaped as aforesaid, or those to whom the said Ship and her Lading belong. But on the contrary, the Lord of that Place or Country ought, by his own Interest, and by those under his Power and Jurisdiction, to be aiding and assisting to the said distressed Mariners and Merchants, in saving their Ship-broken Goods, and that without taking any thereof from them. Nevertheless there ought to be a Consideration for the Salvors, according to Equity and a good Conscience, and as Justice shall appoint; Notwithstanding what Promise in that Case has been made to the Salvors by such distressed Merchants and Mariners, as is declared in the fourth Law. And, in case any one shall do contrary hereunto, or take any part of the said Goods from the said poor, distressed, ruined, and Ship-broken Persons, against their wills, or without their consent, the same shall be Excommunicated by the Church, and shall receive the punishment of Thieves, unless speedy Restitution be made. And there is no Custom or Statute whatever that can protect him against the said Punishment.

X X I X.

When a Ship, or other Vessel, entring into an Harbour, happens by misfortune to be broken and perish, and the Master, Mariners, and Merchants on board her to be drowned, and the Goods thereof be driven ashore, or floating on the Sea, without being sought after by those to whom they belong, not knowing any thing of the Disaster; In this doleful Case, the Lord of that place ought to send Persons to save the said Goods, and such as shall be recovered he shall secure and put into safe Custody. Which being done, he ought to take care (as much as in him lies) to give notice thereof to the Friends or next of Kin of the Parties so drowned; and to satisfy the Salvors according to their pains, not out of his own Purse, but out of the Goods saved. And the remainder shall be left wholly to the said Lord's custody, for the space of one Year, if in that time they to whom the said Goods did appertain do not appear and claim the same. The Year being fully expired, the said Lord shall publicly sell and dispose of the said Goods (unless he please to stay a longer time) to such as shall bid most; And the Moneys proceeding of the Sale thereof shall be converted to pious and charitable Uses, as in relieving the Poor, in providing Marriages for poor Maids, and doing therewith such other Works of Piety and Charity as is agreeable to Reason and a good Conscience. And, if the said Lord should assume the said Goods either in whole or in part unto himself, he shall by so doing incur the Curse or Malediction of our Mother the Holy Church, with the foresaid Penalties, without ever obtaining Remission, unless he make Satisfaction.

X X X. If

X X X.

If a Ship happen to be lost, either by striking on some Rock or running aground, and the Mariners thinking to save their Lives swim to the Shore, and come thither half drowned, in expectation of Help; And, whereas it sometimes happens, that in many Places they meet with people more inhumane, barbarous, and cruel than mad Dogs, who to get their Moneys, their Cloaths, and other Goods, do murder and destroy the poor distressed Mariners; In this Case the Lord of the Country ought to execute Justice on such Malefactours, and to punish them in their Bodies and Goods. They shall be plunged into the Sea, until they be half dead; then being drawn forth out of the Sea, they shall be stoned, or knocked down, as one would do to a Wolf or a mad Dog.

X X X I.

When a Ship being under Sail, or riding at Anchor, in any Road, is overtaken by so violent a Storm, that it is thought expedient, for the lightning of the Ship, to cast part of the Lading over-board, and that part of the Goods are thrown over-board, in order to preserve the Ship, the Men thereof, and the rest of the Lading; 'Tis to be understood, that the said Goods so cast over-board do become his that can first possess himself thereof, and carry them away. Provided the Merchants, Master, or Mariners (which must be first known and understood) did cast the said Goods over-board, without any hope or likelihood of ever recovering them again, and so give them over as utterly lost and forsaken, without ever making any pursuit after them. In which Case only the first Occupant becomes the lawful Proprietor thereof.

X X X I I.

When a Ship, or other Vessel, has cast over-board several Goods or Merchandize, 'tis to be supposed the said Goods were lockt up and made fast in Chests; and, if they be Books, that they are so well secured and so well conditioned, that they may not be damnified by Salt-water: In such Cases, 'tis apparent, that they who did cast such Goods over-board do still retain an Intention, Hope, and Desire of recovering the same. And therefore whoever shall happen to find such Things shall be bound to make Restitution thereof to him that shall make a legal Pursuit after them; or at least to imploy them in charitable Uses, according to a good Conscience.

X X X I I I.

If any Man happen to find in the Sea, or Sea-Shore, precious Stones, Fishes, or the like, which no Man was ever a Proprietor of; It becomes his own, because he is the first finder.

X X X I V.

If any seek for Gold or Silver lost on the Sea-Shore, and finds it, he ought to restore it all to the Owner, without any Diminution thereof.

X X X V.

And, if a Man going along the Sea-Shore to fish, or do any thing else, happens to find Gold or Silver, he is likewise obliged to make Restitution. Yet he may pay himself for his Daies-work; And, if he do not know whom to make Restitution to, he ought to give notice to the Neighbourhood, where he found the said Gold or Silver. In this case, he must advise with his Superiours. And, if he be poor, they ought to consider his Condition, and advise him to the best, according to true Godliness and a good Conscience.

X X X V I.

Touching great (or Royal) Fishes that are found on the Sea-Shore, regard must be had to the Custom of the Country where such Fishes are found and taken. For the Lord of the Country ought to have his Share, according as the Custom is. And the reason is, because the Subject owes Obedience and Tribute to his Lord.

X X X V I I.

Upon the finding of a great Fish, as aforesaid, the Finder is no farther obliged than to save it, and bring it without the reach of the Sea ; and then forthwith to make it known to the Lord of the Place, that he may come or send for his Share.

X X X V I I I.

If the Lord of the Place please, and it be the Custom of the Country where the said Fish was found, he may cause the same to be brought to him that found it, or to the publick and open Market-place, and no where else. And there the said Fish shall be appraised by the said Lord, or his Deputy, according to Custom. The Price being set, it shall be free for the Party that made not the Price, either to take or leave it. And, if either of them, whether *per fas*, or *nefas*, be an Occasion of Damage to the other, though but to the value of a *Denier*, he is bound to Restitution.

X X X I X.

If the Costs and Charges of carrying the said Fish to the said Market-place should probably amount to a greater Sum than the Fish it self may be worth ; In such Case the Lord of the Place ought to take his share where the said Fish was found. And the said Lord ought to pay his *Quota* of the said Costs and Charges, for he cannot without Sin enrich himself by anothers Damage.

X L.

In case the said Fish so found, as aforesaid, chance to be lost or stolen away, either before or after the said Lord has seen the Fish ; the Finder is not any way obliged to make it good.

X L I.

And, as in the Case of Fish, as aforesaid, so the Custom of the Country is to be observed in all other Things found by the Sea-side, which have been formerly in the possession of some body or other ; such as Wines, Oyles, and other Merchandize, although they have been cast over-board, and left by the Merchants, and so ought to appertain to him that first finds the same. But, if there be a Presumption, that these Goods belonged to some Ship that perished ; Then neither the Lord, nor the Finder, ought to take any Thing thereof so as to convert it to their own Use ; but they ought to do therewith as aforesaid, that is to do good to poor People. Otherwise they shall incur the Judgments of God.

X L I I.

If a Ship, or other Vessel at Sea, happen to find a great Fish, the said Fish shall be wholly theirs that found it, in case no legal Pursuit be made after it. And no Lord of any Place ought to challenge or take any part thereof, though the said Fish be brought into his Ground.

X L I I I.

If a Vessel, by stress of Weather, be forced to cut her Cables by the end, so as to leave behind her both her Cables and Anchors, and make to Sea as please the Wind and Weather ; In such Case the said Cables and Anchors ought not to be as lost to the said Vessel, if there were any Buoy at them. And such as fish for them are bound to restore them, if they know to whom ; but withall they ought to be paid for their pains, according to Justice and Equity. And, in case they don't know who to restore them to, the Lord of the Place shall take his Share, and the Salvors theirs. For it has been ordained, that every Master of a Ship cause to be ingraven, or set upon the Buoys thereof, his own Name, or the Name of his Ship, or of the Port or Haven whereof she is. Which must needs prevent great Inconveniencies, and be of great advantage to many ; Inasmuch that he who left his Anchor in the morning may possibly recover it again by night, And such as shall detain it from him shall be counted no better than Thieves and Pyrates.

X L I V.

When a Ship, or other Vessel, has the misfortune to be wracked and perish ; In that Case the broken pieces of the Ship, as well as the Lading thereof, ought to be reserved and kept in safety for them to whom it belonged before the Shipwrack, any Custom

Custom to the contrary notwithstanding. And all Partakes, Abettors, or Contrivers in the said Wrack, if they be Bishops, Prelates, or Clerks, they ought to be deposed and deprived of their Benefices respectively. And, if they be Lay-men, they are to incur the Penalties afore said.

X L V.

But that is to be understood of a Ship or Vessel that hath not practised Robbing upon the Sea; and whose Mariners are not Pirates, Sea-Rovers, or Enemies to our holy Catholick Faith. For in this Case, one may make a Prey of such People, and despoil them of their Goods, without any Punishment for so doing.

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THE Sea-Laws of WISBY.

WISBY is the chief Place of Gothland, an Isle in the Baltick Sea, under the Crown of Sweden. This Island is situate over against Calmar, a strong Town in the Continent of Gothland; in length 18 Dutch Miles, and five in breadth. The Soil of it is rich, but more fit for Pasturage than Tillage. It yields great Herds of Cattel, store of Game for Hunting, plenty of Fish, excellent Marble, and abundance of Pitch, which it sends to other Countries.

Wisby, the chief Harbour of the whole Island, was heretofore a Place of very great Trading, and as much frequented by Merchants as most in Europe. The Trade removed hither from Wollin in Pomeran (destroyed by Waldemar I. of Denmark, Anno 1170.) made it flourish mightily, the greatest Traffick of the Baltick being managed here. But afterwards becoming unsafe, by reason of the long and continual Wars betwixt Denmark and Sweden for the Possession of this Isle, the Factory was transferred unto other Places. For, being conveniently seated to annoy the Swedes, the Danes have much contended for it, and sometimes possessed it. But at the present it is in the hand of the Swedes, much decay'd, and neither so well peopled, nor so rich as formerly.

Some Swedish Historians affirm, That the Sea-Laws of Wisby were observed, as Universal Laws, in all the Seas, Ports, and Harbours of Europe, even to the very Streights of Gibraltar, which divide Europe from Africk; and seem to make them almost as ancient as the Laws of Oleron.

Whereas the French pretend, they were only made upon the Model of the Laws of Oleron, and that a long time after. And, though the Date of the Laws of Oleron were only fetched (which ought not to be) from the Copy thereof Printed at Rouen, Anno 1266, yet there will be found a considerable Disproportion of Time. For, as my French Author says, 'tis apparent that, even in the Year 1288, Wisby had not so much as the form of a Town, being neither Wall'd, nor fortified with Towers or Bastions. The Inhabitants thereof were then but Strangers resorting thither from several Parts; being so far from having any Power abroad, that they were not so much as Masters at home. For they were perpetually at Daggers drawing with the Islanders, whose Rights they encroached upon. Till at last Magnus, King of Sweden, took them into his Care, favoured them with his Protection, and made them a Corporation, some time after the said Year 1288. Neither does it appear, says my Author, that since the Beginning of the French Monarchy, the Goths and Swedes have ever had any Power or Authority in the Sea-Coasts of France. From whence he concludes, That the Swedes ow their Sea-Laws to the French, and that they borrowed them from the ancient Dukedom of Aquitain.

I.

IF a Mariner, whether he be a Pilot, Mate, or common Sea-man, being hired by a Master, does afterwards leave him; the said Mariner ought to restore so much of the Pay as he has received, and withall pay a Moity of the Salary agreed upon for the whole Voyage. And, if a Mariner binds himself to two several Masters, the first that hired him may challenge him, and compel him to go the Voyage. Nevertheless the said Master shall not be obliged to pay him any Wages or Salary for the whole Voyage, but that is left to his Discretion.

11. Any

I I.

Any Pilot, Mate, or common Sea-man, that does not understand his Place, or is not sufficiently qualified for it, shall be bound to restore to the Master what Mony he has advanced him, and withall the Moity of what has been agreed upon.

I I I.

A Master may put away a common Sea-man without any lawful Cause, before his Departure, paying the said Sea-man the Moity of what has been agreed upon. But, if he be set out from the Harbour, and have begun the Voyage, the Master that puts him away without a Cause is bound to pay him his full Wages.

I V.

All Mariners are forbidden to ly ashore in the Night, without the Master's Leave, and that under the Penalty of two Deniers. They are also prohibited, under the same Penalty, to go off in the Ship-boat by Night.

By a Denier is meant here a Silver Denier, whereof three makes a Gros, and eight Gros go to an Ounce.

V.

The Mariners shall have four Deniers a Laft for Lading, and three Deniers a Laft for Unlading, and that shall be their Salary for Hoisting of Goods.

But that is no standing Rule, by reason the Value of Coins is variable.

V I.

'Tis prohibited to Arrest any Master, Pilot, or Sea-man in the Ship for any Debt, when they are ready to set Sail. But a Creditor shall be free to execute, seize, and sell whatever he shall find in the Ship belonging to his Debtor.

V I I.

When a Ship is freighted for the whole Summer, the Freight shall expire upon S. Martlemas Day, the eleventh of November.

V I I I.

Whosoever shall make use of another man's Lighter, without his Leave, shall be liable to the Penalty of four Pence payable to the Owner, besides the Days-Journeys; unless it be upon an urgent Occasion, as in case of Fire, or the like.

I X.

In case any Person desire to call a Mariner to an Account, and make him acknowledge a Debt, or the like, he ought not therefore to carry Strangers aboard; but he may make use of the People that are in the Ship. The same Rule is to be observed in a Voyage, for making of any Covenant that requires Witnesses.

X.

It is not lawful to sell, or ingage a Ship freighted; but one may freight her to another for the same Time, and the same Voyage.

X I.

If a Ship freighted for a Voyage be made use of for a longer Voyage, or for several Voyages, in case there be no Protest against it, and the Ship suffers any Damage in the Voyage not allowed of, the Damage shall be equally paid.

X I I.

If a Mast, Sail, or any Tackling of the Ship chance to be lost by misfortune, the Ship being under Sail, or otherwise, it shall be to the Master's Loss. But, if the Master be forced to cut it down, in this Case the Ship and her Lading shall make good the same.

X I I I.

A Master ought not to sell the Ship he is Master of, nor any of the Tackling, without the Leave of the Merchants and Owners thereof. But, if the Master be straitned for want of Provisions, he may ingage some Cables and Cordage, and that must be done with the Mariners advice.

X I V.

When a Master is in an in Harbour, he ought not depart, or to set Sail, without the advice and consent of the greatest part of the Mariners. Otherwise, if any Damage should happen in the Voyage, he shall be answerable for the said Damage.

X V.

The Mariners are bound to save and preserve the Merchandize to the best of their power; and, whilst they do so, they ought to have their Wages paid them, otherwise not. Neither is it lawful for a Master to sell the Cordage, without the Merchants Leave; but he is bound, at his Peril, to preserve the Whole, as far as in him lies.

X V I.

The Merchants shall be free at any time to take their Merchandize out of the Ship, provided they pay for the Freight, or give the Master Content any way. Otherwise the said Master may get his Ship fitted up (in case that may be compassed in a short time) to finish his Voyage. But, if he cannot compass it, he may remove the Merchandise into other Vessels, to be conveyed to the Place appointed, for which he shall have his Freight paid.

X V I I.

No Sea-man (or Mariner) shall go out of the Ship, without the Master's Leave, but he shall be liable to make up the Damage that may ensue thereby. Unless the Ship, being driven to Shore, be moored with four Anchors. In which Case Seamen may leave the Ship, provided they do speedily return.

X V I I I.

If a Mariner, being ashore about the Master's or the Ship's Business, happen to be wounded, the Ship shall be at the Charge of his Cure. But, if he went to Shore for his Pleasure, and there be wounded, the Master may put him away. And the said Mariner shall be bound to make Restitution to the Master of what he shall have received from him, and pay him moreover whatever he must give another to take his Place.

X I X.

In Case a Mariner falls sick, and that it is thought convenient to carry him to Shore, the Law is, That the said Mariner shall be there kept and maintained as if he were on Board, and attended by a Ship-boy. If he recover, his Wages shall be paid him to the full; and, if he die, his Wages shall be paid to his Widow, or to his next Heir.

X X.

If by Strefs of Weather there be a Necessity to cast some part of the Lading over-board, and the Merchant will not give his Consent to it, the Casting nevertheless shall be allowed of; provided the Mariners do approve of it, and that the third part of them (being come home) do make it out by Oath, That they were forced to do it, to shun an imminent Danger, and to save their Persons. And the said Merchandise so cast as aforesaid shall be upon the Account of the Ship or Merchandise, at the same Rate as the Merchandise that remains shall be sold for.

X X I.

When a Master thinks fit to cast part of the Lading over-board, he ought, in the Merchants absence, to take first the Advice of the Pilot, and of the major part of the Mariners; and the Whole shall be upon the Account of the Ship and Merchandise.

X X I I.

The Master and Mariners are bound to shew unto the Merchant the Cordage and the Hoisting Instruments. If they fail herein, and any Damage ensue thereupon, they shall be obliged to make it up. But, if the Merchants, having seen the same, be satisfied therewith, and any Damage ensue thereupon, it shall be all upon their Account.

X X I I I.

X X I I I.

In case the Ship be ill laden, and that by the Master's Default, for want of well governing the said Ship, the Wine be lost, the said Master shall be liable to make up the Loss. But, if the Mariners do declare to the contrary upon Oath, the Loss shall be the Merchant's.

X X I V.

Fighting amongst Seamen, and giving one another the Lye, is prohibited. He that shall give another the Lye shall pay four *Deniers*; And, if it be a common Seaman that gives the Master the Lye, he shall pay eight *Deniers*. He that strikes the Master shall pay an hundred Pence, or else shall lose his Hand. If the Master gives the Lye, he shall pay eight *Deniers*; and if he strikes, he shall receive blow for blow.

X X V.

A Master may put away a Mariner, for a lawful Cause. But, if the said Mariner is willing to make amends according to the Judgment of the rest, and the Master refuse it, the said Mariner ought to leave the Ship. Nevertheless he shall be free to follow the Ship to the Place appointed, and there his Wages shall be paid him, as if he had ben in the Ship. And, if the Master does take in his place another Mariner not so well qualified, and that Damage ensue thereupon, the Master shall be bound to make it up.

X X V I.

If a Ship, riding at Anchor in an Arbour, be struck or grappled by another Vessel and Sail, carried by the strength of Wind, or by the violence of Currents, and thereby receive Damage either in her Bulk or Lading; In such Case the said Damage is to be in common, and to be equally divided half by half. But, if the Thing be done with a Design, or by the fault of the Ship, that Ship alone shall pay for the Damage. The Reason is, because some possibly having an old decay'd Ship, might keep her out of a Design in the way, that the Ship being indamaged or sunk, may be paid for more than she was really worth. Therefore 'tis ordered, that the Damage shall be equally divided half by half, that both Ships may take the more care, and keep from Harms way.

X X V I I.

When a Ship rides at Anchor in an Harbour, where there is so little Water that the Ship touches the Ground, and another Ship comes to cast Anchor near that; If the Men of this last Ship be required by those of the first to hoise up and remove their Anchor further off, and they refuse to do it; In such Case, the Men of the first Ship have a power to do it themselves; And, if they be hindred by the last comers, these must repair all the Damage that shall happen thereby.

X X V I I I.

All Masters of Ships are prohibited to ride at Anchor in any Harbour, without a Buoy, or some other Anchor-mark. If they do, they are answerable for the Damage that all other Ships may receive from their Anchors.

X X X I X.

In all Voyages wherein Wine may be had, the Master is obliged to give the Seamen Wine, and then they shall have but one set Meal a Day allowed them. But, where they drink nothing but Water, they shall have two Meales a day.

X X X.

When a Ship is freighted, the Master ought to appoint and shew to the Seamen a Place to put in their Goods. And then they shall be bound to declare, whether they will freight by themselves, or be allowed at the Freight of the Ship.

X X X I.

When the Ship is arrived at the Place appointed, if the Mariners will have their Wages paid, those that have neither Chest, nor Quilt, nor any other Moveables on Board equivalent to their Salary, shall give a Security to the Master, how they shall serve him to the end of the Voyage, or till the Ship be come home.

X X X I I.

X X X I I.

The Mariners (or Seamen) that are to be paid out of a certain proportion of the Freight, are obliged to attend the Ship, in case the said Ship finds no Freight at the Place appointed, and that she must go further to find a Freight. But the Seamen that have a set Salary shall be considered, according to Equity.

X X X I I I.

The Ship having cast Anchor, the Seamen are free to go on Shore one after another, or two at once; and there they may carry their Dinner, and a competent Proportion of Bread, but no Drink. However they ought not to make a long stay there. For, if either the Ship or the Lading thereof should receive any Damage by reason of their absence, they are bound to make it up. And, if any of the Men should chance to hurt himself, or get any mischance, in doing any business relating to the Ship-service, the Merchant must be at the charge of his Cure, and ought to indemnify him, upon the Testimony of the Master, Pilot, or Mariners.

X X X I V.

When a Ship is freighted to a Merchant, upon condition that he shall lade the Ship within a certain time; if he fails to do it, and puts it off a fortnight longer, or more, inasmuch that the Master, by the said Merchants delays, loses the Opportunity of his Freight; in such Case the said Merchant shall be bound to consider the said Master for the Delay, Costs and Damage, one fourth part whereof shall belong to the Mariners, and the three other fourth parts to the Master.

X X X V.

If the Master falls short of Money in his Voyage, he must send home for some; but he must not lose a fair Opportunity to continue his Voyage. For, if he did, he should be liable to give the Merchant Satisfaction for the Damage sustained by such a Delay. But, in case he be very much straitned, he may sell a parcel of the Merchandise; and, when he comes to the Place appointed, he shall account to the Merchant the said Merchandise at the same rate as the Remainder shall be sold. And he shall have his Freight paid, as well for the Merchandise sold by him as aforesaid, as for all the rest.

X X X V I.

The Master coming into an Harbour ought to make it his principal Care to find a good Place for his Ship, to moor her well, and in a good place. For, if for want of this Care the Goods should be spoiled or damnified, he must make it good to the Merchant.

X X X V I I.

When a Ship is indamaged by hard Weather, if the Merchant, Master, or Seamen think she may be so repaired as to go on and finish the Voyage, they may do it, and continue their Voyage. If not, the Master shall have his Freight paid him for the Goods saved, and that turn only to the Merchants Profit. But, if the Merchant be short of Money, and the Master will not give him Credit, the said Master shall take Goods in Payment, at the same rate as the rest of the Goods shall be sold by the Merchant.

X X X V I I I.

The Master, though the Danger be never so great, ought not of his own accord cast any Goods over-board, but he must in the first place acquaint the Merchant with it. But, if the Merchant refuses to give his Consent, he may venture to do it; provided that he has the Concurrence therein of two or three of the ablest Mariners. And these shall be believed upon their Oath, that it was requisite and necessary to cast Goods over-board, thereby to lighten and to save the Ship. And, in case there be no Factor nor Merchant on Board, the Master and the major part of the Mariners may do as they shall think fit.

X X X I X.

The Merchandise cast over-board shall be paid at the same Rate as the Rest shall be sold by the Merchant, the Freight being deducted and paid.

X L. The

X L.

The Master, upon the Casting of Goods over-board, shall pay his share of the Goods so cast, either to the full Value of the Ship, or of the whole Freight, as the Merchant shall think best; and the Merchant, to the Value of the Merchandise saved. But so that the Merchant shall be free (if he pleases) to take the said Ship at the same Rate as she has been appraised by the Master.

X L I.

If any one in the Ship hath Mony, or any Commodity in his Chest, he is bound to declare it before the Casting. And, by so doing, he shall be paid for the said Commodities to the full Value thereof; and, for his Mony, he shall have two *Deniers* for one.

X L I I.

If any one has Mony in his Chest, let him take it out, and carry it about him, and he shall pay nothing.

X L I I I.

If a Chest be cast over-board, and the Owner thereof do not declare what is in it, the Chest shall be lookt upon as empty; and nothing but the Wood thereof, with the Iron-work (if there be any) shall come within the reach of the Contribution.

X L I V.

In case there be Occasion for a Pilot of the Country, and the Merchant refuse to give his Consent to it; it shall be done however as the Master, the Ship-Pilot, and the major part of the Mariners shall think convenient. And the Pilot of the Country shall be paid at a reasonable rate, and his Pay shall be upon the account of the Ship and Lading.

X L V.

When a Master is so straitned, as to Mony and Provisions, that to supply the present Occasions of the Ship, he is forced to sell part of the Merchandise therein, or to take up Mony by Bottomary; he ought to pay at the Place where he shall arrive at in fifteen Days time, *viz.* the Merchandise at a reasonable rate, neither too high nor too low. Upon Default whereof, if the Ship be sold, and another Master be put in his place, the Merchant to whom the Merchandise belonged, or the Creditor that has lent the Mony, shall have a Right to the Ship, by way of Mortgage, within a Year and a Day.

X L V I.

The Ship being laden, the Master must not take in any more Goods, without the Merchants Leave. And, if he fails herein, in case there be a Casting of the Goods over-board, he shall be a Loser by so much more Commodities as he hath taken over and above. Therefore, upon the Lading of the Ship, he ought to declare and to say thus unto them, Sirs, I intend to take such and such Goods in such a Place.

X L V I I.

The Mariners are bound to preserve and take care of the Goods, at the Request of the Merchants, Master, and Pilot.

X L V I I I.

For the taking care of the Goods, the Mariners shall be paid every time they shall stir the Corn a *Denier* for every Last. And, if they refuse to do it, so that the Corn comes to be indamaged, they are bound to make up the Damage, according to the Judgment of the Master and Pilot. As for the Unlading, they shall have a *Denier* for every Last, and the like shall be allowed them for all other Commodities whatever.

X L I X.

The Mariners ought to shew to the Master the Cordage used for hoysing up of Goods, and to acquaint him with any Thing that is wanting therein, to the best of their Knowledge. And, if the Master neglects it, the Damage insuing thereby shall be upon his account. But, if the Mariners fail in their Duty herein, they shall be answerable for the Mischances that shall happen thereby.

L. When

L.

When two Ships fall foul upon one another accidentally, the Damage insuing thereupon shall be equally divided. But, if the Men of either Ship have done it wittingly or wilfully, in such Case that Ship shall pay the whole Damage.

L I.

And, to obviate all such Periclitations, all Masters of Ships are charged to fasten Buoys with Cables to their Anchors. Upon Default whereof, they shall pay all the Damages which shall happen thereby.

L II.

The Ship being arrived at her Port of Discharge must be unladen, and the Master ought to be paid within eight or fifteen Daies at furthest, according as the Voyage is.

L III.

If a Ship freighted for an Harbour doth put into another, the Master to clear himself, must declare upon Oath, together with two or three of his ablest Mariners, that he was forced into that Harbour by stress of Weather, or otherwise. And upon that the Master may take his Course again, and finish his Voyage; or else he may send the Lading by other Ships at his own Costs and Charges, and then he shall be paid for his Freight. But the Merchant ought to pay the Customs of his Merchandise.

L IV.

All Mariners are prohibited to go out of the Ship, and to leave her after the Voyage, and the Unloading of the Ship, till the same be unrigged, and sufficiently ballasted.

L V.

If a Ship chance to run aground, the Master may cause part of the Cargo to be transported into other Vessels, and the Charge thereof shall be upon the account of the Ship and her Lading. Nevertheless the Master and two or three more of his Men shall be bound to take their Oaths, that they were forced to do it to save the Ship and her Lading.

L VI.

When a Ship is come within a River, or within an Harbour, and proves to be too much laden to get up the River; the Master may cause part of the Goods to be taken out of the Ship, and send them up in Lighters and Ship-boats. And in this Case the Master shall pay the two thirds of the Charge, and the Merchandize the other third. But, if the Ship being quite unladen proves so heavy that she cannot get up, the Master shall pay the whole Charge.

L VII.

When the Merchandize is let down into Lighters to be carried to shore, if the Master questions either the ability or honesty of the Merchant; the said Master may stop the Lighter, and make them stay near the Ship, till such time as the Merchant has paid the whole Freight, and cleared all the other Charges.

L VIII.

The Lighters or Ship-boats shall be discharged in five worky-days.

L IX.

A Ship riding at Anchor before an Harbour, which the Ship-Pilot is not well acquainted with, the Master ought to send for a Pilot of those parts on board his Ship; and the pay of this Pilot shall be upon the account of the Ship and Lading.

L X.

Also, when a Ship is come to an Harbour, in order to go up a River, the Master may take a Pilot of those Parts. And then the Master shall find him the Victuals, and the Merchant his Pay.

L XI.

When a Mariner is fled from his Master, and is run away with the mony he received from him, if the said Mariner can be secured, his Tryal shall be made; and, upon

upon the Evidence of two other Mariners, he shall be sentenced to be hanged.

L X I I.

If a Mariner be found to be infected with any contagious Disease, the Master is free to leave him in the first place he shall arrive at, and shall not be bound to pay him any Wages; Provided the Sicknes be clearly proved, by the Deposition of two or three Mariners.

L X I I I.

If a Pilot, or common Seaman, buy a Ship, or if he be made Master of a Ship, he shall be discharged from his Master's Service, by making him a full Restitution of what he has received from him. The same Rule is to be observed, in case the said Pilot or Seaman does marry.

L X I V.

If the Master and the Owner be at variance, insomuch that the latter refuse to find his *Quota*; the Master notwithstanding may undertake Voyages in the Ship, paying what shall be thought reasonable for the Mariners.

L X V.

In case the Master be at the charge of repairing the Ship, or of buying any thing for the Service thereof, he shall be reimbursed, and every Part-Owner shall pay his share.

L X V I.

If the Master be forced to give the Owner Security for the Ship, the Owner on the other side (to ballance the Buiness) ought to give Security for the Master's Life.

L X V I I.

When two Ships by mischance fall foul upon one another, and that one of them comes to be lost thereby, the Goods so lost that were in both Ships shall be appraised and paid *pro rata*. The same Rule shall be observed as to the two Ships, so that the damage of the one and the loss of the other shall be made up to the full.

L X V I I I.

In case of Necessity, the Master may sell part of the Merchandize, to make Mony of for the present Occasions of the Ship. And, if the Ship afterwards happen to be lost, the said Master shall be bound nevertheless to make good the said Merchandize to the Merchant, and must not expect any Freight for the same.

L X I X.

When the Master is forced to sell any of the Merchandize, he is bound to pay it at the same rate that the remaining Goods shall be sold for when they come to their Port of Discharge. But then the Master shall have his Freight paid him for Merchandize so sold as aforesaid.

L X X.

When a Ship under fail endamages another by running upon her, if the Master and Mariners of the first give it under their Oaths, that they did not do it wittingly or wilfully, and that they could not help it; In this Case the damage shall be paid in common. But, if the said Master and Mariners decline taking their Oaths, the Damage shall be wholly paid by the Ship that ran upon the other.

THE
SEAL LAWS
 OF THE
HANSE-TOWNS.

THE HANSE-TOWNS are well known to be free and Imperial Towns, associate in point of Commerce, and enjoying a Community of Priviledges. Lubeck, Brunswick, Dantzick, and Cologne were the first that contrived this Community, and that made a League Offensive and Defensive for the Preservation thereof. Thus, by the *Lex Pompeia*, the Towns of Bithynia had the Liberty to impart to each other *Jus Civitatis*; and 'twas in the same manner that an Egyptian King, Ptolomy Philopator, made the Jews of Jerusalem Citizens of Alexandria.

Now this Community of Priviledges, betwixt the said Hanse-Towns, viz. Lubeck, Brunswick, Dantzick, and Cologne, was kept so faithfully, and proved so very beneficial to them, that all other free Towns of the Empire, both Maritime, and such as were seated on navigable Rivers, did earnestly desire to joyn with them, and be admittted on the same Terms into their Society. Insomuch that they reckon at present no less than 72 Hanse-Towns, and some 81.

These Towns are so knit together, by their common Interest, that the Citizens of any one of them are fellow-Citizens to all the rest, enjoying in point of Trade the same Priviledges and Immunities, and paying no manner of Custom or Impost within the Jurisdiction of the Hanse; except those small Acknowledgments, or Homages of old, which stood before their Admission into this Society. And, by vertue of their League, so strict is their Union, that the Wrong done to one of the Hanse-Towns is lookt upon and resented as done to them all.

For the Conveniency of Trade, these Confederate Towns have three Factories, or Houses of Commerce, where the Merchants keep their Store-houses, Factors, and Commissioners, viz. in Novogrod a Town of Moscovy for the Trade of those Parts, in Bergen a Town of Norway, and in Antwerp in the Low-Countries.

These Factories, or Houses of Commerce, are stately Buildings, containing three or four hundred Lodging Rooms very well furnished, with Closets, Galleries, Porches, and Cellars which surround a great Court. There are also Garrets, and all Things convenient, to receive all sorts of Merchandise and Provisions. For the ordering of which the Merchants keep there a great number of Servants and Officers, besides a Consul and a Secretary.

Merchants that are married may not transport themselves to any of those Factories. But they send their Sons thither, to be brought up to the knowledge of Languages, Arithmetick, and other sorts of Learning; there being a School kept to that purpose, plentifully endowed.

Formerly the Hanse-Towns had a Factory at London, which they called *Stalhof*, or the House of Steel, because none but They brought Seel into England. But in the Reign of Queen Elizabeth, when their Commodities were fain to pay Custom, they chose rather to quit the Place, and leave their Factory, than to suffer a Breach to be made in their ancient Priviledges. Whereupon Rodolphus, the then Emperour, dissatisfied with the Queen's Proceeding, banished all the English that were within the Bounds of the Empire. 'Tis true the Queen was willing that the Hanse-Towns should continue their Trade in England, upon Condition that they should pay the same Custom as her own Subjects did, and that all English Merchants should be Partakers of the Immunities and Priviledges of the Hanse-Towns. But these Conditions were denied.

Bruges,

Bruges, in Flanders, had also a Factory: But being three Leagues off from the Sea, and having nothing but a small artificial River, (besides other Considerations cited by Werdenhagden, de Rebuspublicis Hanseaticis, Parte 4. Cap. 18.) the great Commerce of Bruges was in the Year 1516 removed to Antwerp; where the said Merchants of the Hanse-Towns do still keep their Factory.

The chief Place of the Hanse-Towns is Lubeck, near the Baltick Sea, and in the Borders of Holstein. A City wherein Trade hath a long time flourished; and withal so beautiful, that there is scarce a Town in Germany which can equalize it, either for the Beauty and Uniformity of the Houses, the pleasant Gardens, fair Streets, and delightful Walks without the Walls; or for the Citizens themselves, who are much commended for their Civility to Strangers, and strict Execution of Justice without Partiality.

This Town, being at first but a goodly Burrough, was greatly improved by the Care of Adolphus, Earl of Holstein; by whom, and his Successors, it was so well privileged, that in a short time it bid Defiance to its Founders. Anno 1161. the Emperor Frederick I. made it a free City of the Empire, the chief of all the Sea-Towns of Germany; and granted it withal all those Franchises, Priviledges, and Immunities, that are now enjoy'd in common by all the Hanse-Towns. He gave it Power, amongst other Things, to keep Factories at London, Bruges, Novogrod, and Bergen; therefore the other Hanse-Towns look upon it as the chief Place of their Society.

'Tis in this Place that the general Concerns of the Hanse-Towns are deliberated and agreed upon. Here it was that in the Year 1371. the Brunswick Merchants, and in the Year 1387. the Flemish, were excluded from the Society of the Hanse-Towns, upon their raising new Customs. But they were since reinstated, that is, when their Acts for the said Customs were repealed.

'Tis in this Place likewise that the Deputies of the Hanse-Towns agreed upon Sea-Laws for the Benefit of Navigation, Anno 1597. and that upon the Model of the Laws of Wisby, only with some Additions. For, as the Sea-Laws of Wisby added something to Those of Oleron, so the Laws of the Hanse-Towns improved Those of Wisby. This will appear by the following List, an Abridgement whereof has been presented already (but something imperfect) in the First Part of this Book, Chap. 33.

I.

NO Master of a Ship shall undertake to cause a Ship to be built, before he be sure of Part-owners, who must be Citizens and Inhabitants of one of the Hanse-Towns; unless he is able to do it alone at his own Costs and Charges. In default whereof he shall be liable to the Penalty of half a Dollar a Tun, for so many Tuns as the Ship shall carry.

I I.

Neither shall the said Master take upon him to build a Ship, though he be sure of his Partners, before they have agreed together, and concluded of what Burden the Ship shall be built, and in what manner, and this to be done all in Writing; upon pain of paying the fourth part of a Dollar for every Tun.

I I I.

Likewise the Master shall not undertake to make any Reparation to the Ship, Sails, or Cordage, unknown to the Owners, unless it be in a forein Country, and in case of Necessity. Otherwise all the Charges of it shall be his own.

I V.

The Master of a Ship shall have no power to buy any Thing for the Ship, but in the presence and with the Consent of one or two of the Part-Owners, upon pain of a Dollar. Neither is it lawfull for the Master or any of the Owners to buy any any Thing for the Ship upon Trust, to the prejudice of the other Owners, that are willing to buy and pay for their Share ready mony.

V.

A Memorandum shall be made of all Things requisite to the fitting up of the Ship, in order to have them bought by the Master and Part-Owners joyntly.

V I.

The Master is to buy the Whole at the best hand, without fraud or deceit, upon pain of corporal Punishment ; and the said Master shall write down in his Day-book both the Name and Abode of those of whom he bought it.

V I I.

If the Master, or any Seaman, keep back any Merchandise, Sails, or Cordage, or any of the Freight-mony, he shall be taken into Custody, and suffer Punishment, as a Thief, according to the nature of the Fact.

V I I I.

Neither shall they buy Provisions dearer than others buy it, but at the same rate as the other Inhabitants of the Town may have them. All which they shall get carried to the Store-house of the Owners of the Ship, there to remain till the said Ship be ready to depart.

I X.

All Masters of Ships are hereby forbidden, to sell again any of the Ships Victuals or Provisions, upon pain of being punished as Thieves. Except only to such other Ships as, being far from any Land, are straitned or in great danger for want of Provisions ; whereof however they must give a faithful account to the Owners.

X.

The Master of a Ship is bound, at his return from his Voyage, to consign and put into the hands of the Owners whatever Provisions and Ammunitions shall be left in the said Ship.

X I.

Two or three days after the Ship shall be laden, the Master is bound to set Sail, if the Wind be favourable, upon pain of two hundred Florins. And, if any of the Owners should then fail to find his *Quota*, he shall be liable to the same Penalty. And in such Case the Master may take up mony upon Bottomry, to take up the Share of the delaying Part-Owner. The Merchants on their side shall load within the time agreed on, upon forfeiture of the whole Freight, if the Master should go the Voyage with his Ship empty, and only laden with Ballast.

X I I.

When the Master will give up his Account, he shall acquaint therewith all the Owners, upon forfeiture of two Dollars.

X I I I.

The Master shall not ship any Merchandise alone, nor with the Consent only of some of the Part-Owners, unknown to the rest ; and that upon pain of Confiscation and Punishment.

X I V.

The Owners may put away the Master, if there be any lawful Cause ; but then his Share in the Ship shall be paid him, at the same Rate he bought it.

X V.

All Owners are hereby forbidden to take a Master for their Ship, unless he produce a Testimonial, that he is discharged from his former Owners in a decent manner, upon pain of five and twenty Dollars.

X V I.

Before a Master of a Ship shall hire any Pilot or Mariner, he ought to agree with the Owners what Wages he shall give him, upon Forfeiture of five and twenty Dollars.

X V I I.

When Ships do enter into Admiralty one with another, they shall be bound to keep together, as far as in them lies, and to stay for each other ; upon pain of making good all the Damage that any one or more of the Company shall receive from Pyrates or any Enemy whatever.

X V I I I.

No Master shall hire a Mariner, before he has seen a Certificate from his former Master,

Master, shewing how faithfully he has served him, upon pain of two Dollars. Unless it be in a strange Country, and that in case of Necessity.

X I X.

The Masters are bound to give their Mariners a Certificate answerable to their Skill and good behaviour. And, if there be Cause of Denial, the business shall come to a speedy Trial, upon Forfeiture of two Dollars.

X X.

When a Ship is forced to stay or winter in a strange Country, In such Case the Mariners ought not to go or ramble on Shore without Leave, upon pain of forfeiting the moiety of their Wages.

X X I.

If, whilst the Ship winters any where, the Master finds the Mariners Victuals, the said Mariners shall not oblige him to increase their Salary, or Wages; Upon pain of forfeiting the Moiety of their Hire, and of being punished besides, as Cause shall require.

X X I I.

The Mariners shall not go to Shore, without the Leave of the Master, Pilot, or Mate; upon Forfeiture of half a Dollar for every such Default.

X X I I I.

The Mariners that go to Shore with the Master are bound to keep the Boat, and to go on board again at the first order. And he that shall stay behind, or pass the Night on Shore, shall be punished with a pecuniary Mulct, or else with Imprisonment.

X X I V.

When a Master changes his Voyage, and takes another Course, he ought in the first place to agree with his Mariners, or allow them for that Change what shall be thought reasonable by the major part. And, if any of them refuse to obey, he shall be punished as a mutinous Man.

X X V.

He that is found sleeping upon the Watch shall pay four Pence; and whosoever shall find him so sleeping, and not declare the same, shall pay two Pence.

X X V I.

All Mariners are hereby forbidden, to moor the Skiffs or Ship-boats by the Ships, upon pain of Imprisonment.

X X V I I.

He that shall be found unfit to serve as a Pilot, or in any other Office for which he is hired, shall forfeit all his Wages, and further shall be punished, as Cause shall require.

X X V I I I.

The Masters shall pay Mariners their Wages, in three Terms, *viz.* one Third upon their Departure, another Third when the Ship is unladen, and the Remainder upon their Return home.

X X I X.

The Master of a Ship may at any time dismiss, and put away a mutinous or unfaithful Mariner.

X X X.

If a Mariner kills another, the Master ought to secure him and keep him in Custody; and at his coming home, he shall deliver him up into the hands of Justice, to be punished according to his Crime.

X X X I.

The Mariners shall not make a Feast in the Ship, without the Master's Leave, upon Forfeiture of half their Wages.

X X X I I.

No Mariner shall have his Wife lye on Board, upon pain of a Dollar, if he do offend.

X X X I I I.

X X X I I I.

None shall discharge any Ordinance, or Shot, without the Master's Leave, upon Pain to pay double for the Powder and Shot.

X X X I V.

The Master, upon his Return home, shall make a Declaration to the Magistracy of all the Forfeits and Penalties incurred, upon Forfeiture of five and twenty Dollars.

X X X V.

The Mariners are bound to defend themselves against all Pyrates and Sea-Rovers, upon pain of losing all their Wages. If any of them chance to be wounded, Care shall be taken for their Cure, upon the Ships account. And, if any be maimed, or has so lost the use of his Limbs, that he can work no more, he shall have Bread allowed him during Life.

X X X V I.

If the Mariners, or any of them, refuse their Assistance in such a Case, and the Ship be taken or lost, the said cowardly Mariners shall be condemned to be whipt.

X X X V I I.

But, if the Mariners be resolved to fight, and the Master keep off for fear, the said Master shall be shamefully cashiered, and declared incapable for ever of commanding any Ship.

X X X V I I I.

The Ship-Ballast shall be carried to the Places appointed for that purpose; and the Contraveners hereunto shall be punished by the Magistrates.

X X X I X.

If a Mariner happen to be wounded, being about the Service of the Ship, a convenient Care shall be taken for his Cure at the Cost and Charge of the Ship. But if he be otherwise wounded, it shall be at his own Charge.

X L.

If a Mariner goes on Shore without Leave, and the Ship comes to be indamaged or lost, for want of Help; the said Mariner shall be confined to a Prison a whole Year, and kept with Bread and Water. And, if any Man has lost his Life with the Ship; the Mariner, by whose absence such a Misfortune hapned, shall be punished with corporal Punishment.

X L I.

When a Mariner does not do his Duty, the Master may put him away. But, if a Master puts away a Mariner without a just Cause, if it be before the Departure, the Master shall pay him the third part of his Wages, and shall not bring the same to the Owners Account.

X L I I.

If the Master puts away, without a just Cause, a Mariner during the Voyage, In such Case the said Master shall pay him his Wages to the full, and further he shall pay his Charges for his Return. But, if a Mariner leaves the Master of his own accord, the said Mariner is bound to make Restitution of so much Mony as he has received, and to bear his own Charges.

X L I I I.

If an Officer or Mariner runs away, and is afterwards apprehended, he shall be delivered up into the hands of Justice, to be punished according to Law; and shall be burnt in the Forehead with the Mark of his Birth-place.

X L I V.

When a Ship happens to be cast away, the Mariners are bound to save as much as in them lies; and the Master ought to requite them for their pains to their content, and convey them at his own Charges to their dwelling Places. But, if the Mariners refuse to assist the Master; in such Case, they shall have neither reward, nor wages paid them.

X L V I.

X L V.

If a Mariner falls sick of any Disease, he shall be carried to Shore, and have the same Allowance he had on Board, and withall shall be attended by another Mariner. However the Master is not bound to stay for him, or to retard his Voyage upon his account. And, if the said Mariner recover his Health, his Wages shall be paid him, as if he had served all the while. But, if he dies, his Wages shall come intire to his next Heirs.

X L V I.

If the Mariners being mutinous force the Master to put into an Harbour, and then the Ship and Lading chance to be lost wholly or in part, whereupon the Mariners run away without leave; In such Case, if the said Mariners can be secured, they shall be condemned to corporal Punishment.

X L V I I.

The Master shall give his Mariners no cause to mutiny, but shall stand to his Covenant, and give them their due.

X L V I I I.

A Master that intices away any Mariner hired to another Master, shall forfeit ten Dollars. And the Mariner shall give or pay to the first Master, to make up his Damages, the moiety of the Wages he was to have from the second Master.

X L I X.

If a Ship be stopped in a strange Country, or the Master be forced to stay there and wait for his Freight, or for any other Cause whatever; the Mariners all the while shall have their usual Allowance of Victuals. But they must not expect, or demand any extraordinary Wages. And, if any thing be due unto them, it ought to be paid them, according to the Judgment of Friends or experienced Men, at the Place where the Ship is to unlade. But, if any Mariner presumes to leave the Ship upon such a Pretence, he shall suffer corporal Punishment, according to the Fact.

L.

If a Master takes on board his Ship, Gold, Silver, precious Stones, or any other rich and costly Merchandize, which requires his particular Care over them; the said Master, in such a Case, shall have the fourth part of the Freight, and the Owners the other three parts.

L I.

When a Ship-boat or Lighter shall be used to carry Salt on Shore, the Master shall commit it to the special Care of a Mariner, that it may be neither lost nor purloined.

L I I.

The Mariners belonging to Ships freighted for *France* or *Spain*, shall not have their Portage, but shall find their own Provisions; Except at their return, if so be the Ship comes home laden. And, if the Master does advance or lend the Mony before-hand, he may pay himself, or bate it out of their Wages, without any prejudice however to the Ship-Owners.

L I I I.

The Mariners shall have no power to sell or alienate any part whatsoever of their Provisions or Tackling, except upon their return home. And then the Owners shall have the first proffer to buy the same.

L I V.

The Mariners shall take no Salt out of the Ship-Lading, but what shall appear to have been brought in by them on Board with the knowledge and consent of the Merchant, or of any other Party concerned therein; Upon pain of being severely punished.

L V.

The Master and Pilot may load for themselves each Twelve Barrils, each of the other Officers six Barrils, every common Seaman four Barrils, the Cook and Ship-boys each two Barrils.

L V I. I f

LVI.

If a Master, out of spight to the other Part-Owners, sells his Share for more than it is worth, the said Share shall be appraised by Skilful men. Whereupon the Part-Owners shall be free, before all others, to buy it at the Rate appraised as aforesaid.

LVII.

If a fraudulent Master takes mony upon Bottomry, and carries the Ship into a remote Harbour, and there sells the Ship and Lading; the said Master shall be for ever incapable of being a Master, and shall never be received in any of the Hanse-Towns, but shall suffer besides a condign Punishment, without any mercy.

LVIII.

The Master, being at home in his own Country, must not take any more mony upon Bottomry, except to the Proportion or Value of his Share in the Ship. If he do, the other Part-Owners shall not be answerable for it. Neither shall the said Master take any Freight, without the knowledge and consent of the other Owners.

LIX.

In case the Owners disagree as to the Freight of the Ship, the most Voices shall carry it. And yet the Master may take mony upon Bottomry, for those of the Part-Owners who shall refuse to contribute their Part for the fitting out of the Ship.

LX.

If the Master, being in a strange Country, be straitned for want of mony to supply the wants of the Ship, and can get none but upon Bottomry; in such Case, the said Master may do it at the Charge of his Part-Owners.

THE

THE
SOVERAIGNTY
OF THE
BRITISH SEAS.

Proved by
Records, History,
AND THE
MUNICIPAL LAWS
Of this
KINGDOM.

By that Learned Knight,
S^r JOHN BOROUGHS,
Keeper of the RECORDS
IN THE
TOWER of LONDON.

L O N D O N,

Printed by *J. Redmayne*, for *Richard Chiswell* at the sign of the *Rose and Crown*
in *St. Paul's Church-yard*, 1686.

THE HISTORY OF

THE CITY OF

NEW YORK

FROM THE FIRST SETTLEMENT

TO THE PRESENT TIME

IN TWO VOLUMES

BY J. C. CALVERT

NEW YORK

Printed by J. C. Calvert, at the New York Press, No. 107, Nassau Street, N. Y.

T O T H E R E A D E R.

BE not startled to see so great a Subject handled in so small a Volume. When you have read but a little of this little, you'll think the Author was tender of your trouble but not of his own. For (how cheap soever you come by this Book) it cost the Author the perusal and search of the best, and most Records of our Nation. And yet he was one that knew well enough how to value his time; for none made better use of it; and (in these kinds of Scrutinies) you may believe he went the best way, because he knew them all, and trod them every day; it being his Office not to be ignorant of any Records that concern the Honour or Antiquity of this Island. It was written at the request of a great Person, who desir'd to understand the true State of the Question, concerning the Dominion of the British Seas, as well what Histories as our own Records would afford. And here 'tis done in a little room; for the Author was able to speak fully, and briefly both at once. Some others have written of the same Subject; and if we thought any spake more, or so much, in so short compass, we should forbear the publication of this. We are born in an Island, and cannot go out of it without asking leave of the Sea and Wind; and not to know what Right we have to that Water which divides us from all the World, is something ill becoming such as

can read, and may know for reading. The Title is not too big for the Book, though one of the greatest Ships of the World was called by the same name; and (if some knowing Persons be not deceiv'd) our Author was the first that hinted it, having written this Disconrse three Years before that famous Vessel was built.

Farewell.

T H E

THE SOVERAIGNTY OF THE Seas of England.

THat Princes may have an exclusive Property in the Sovereignty of the several parts of the Sea, and in the passage, fishing and shores thereof, is so evidently true by way of fact, as no Man that is not desperately impudent can deny it. And for the point of Right, though some of late have indeavoured, by way of Argument, to prove the contrary, affirming them to be not only publick, but common; yet the notorious practise of all Maritime Countries, the necessity of Order in mutual Commerce, and the safety of Mens Persons, Goods and Lives, had taught even the most barbarous Nations to know by the light of humane Reason, that Laws are as equally necessary for the Government, and preservation of such as frequent the Seas, as of those that trade and negotiate on the firm Land. And that to make Laws, and to give them the Life of Execution must of necessity require a Supream Authority, for to leave every part of the Sea and Shores to an arbitrary and promiscuous use, with a correcting and securing power in case of wrong or danger, is to make Men of the like condition with the fishes that live therein, of which the greater do usually devour and swallow the less.

I conceive therefore that Princes do entertain these School Problems and Criticisms no otherwise then with contempt and scorn, much disdaining to be wrangled out of the ancient Rights and Regalities annexed to their Crowns by the subtile Arguments of Wit and Sophistry, specially considering that amongst the Civil Lawyers themselves there is so great diversity of Opinion, whilst some peremptorily maintain, That *Mare & littora maris jure Gentium sunt communia*. Others as confidently saying, *Videmus de jure Gentium in mare esse distincta dominia sicut in terra*. And further, *mare ipsum ad centum usque millaria pro territorio districtuque illius Regionis ovi proxim. appropinquat assignatur*: With many other like alterations diameter-wise contradictory the one to the other; And therefore the Question being not as yet resolved amongst themselves, it were strange to think that Princes in the mean time will relinquish the Possession of those Royalties which they and their Ancestors have held beyond all memory, without a Judgement first agreed upon, and affirmed in the case. And for his sacred Majesty our dread Sovereign Lord the King, such is his clear and indubitable Right to the Superiority of the Seas of *England* derived and confirmed upon him by immemorable Prescription, and continued in Possession even until this very year 1633. that the hearts and consciences of all just Men must necessarily subscribe to the evident truth thereof. But if contrary-wise any shall presume and go about actually to dispossess his Majesty of this his undoubted Birthright, or usurpe upon his Sovereignty in a case so highly concerning his honour and safety, as well of his own Kingdoms and Subjects, as of other Nations that under the wing of his Protection do pass those Seas, his Majesty (no doubt) will never be unprovided of a good Sword to vindicate that Right which all his Royal Progenitors have carefully main-

*Grotius de
Mari libero.*

*Baldus ad L.
dederum do-
minis.*

*Barthol. in
Tract. de Insul.*

maintained, the Laws and Customs of this Kingdom have ratified and confirmed, and forreign Nations have freely acknowledged; as by the subsequent Monuments of Record, History, and the Common Laws of the Land will evidently appear.

When *Julius Cæsar* first undertook the Invasion of this our Isle of *Brittain*, he found the neighbouring Nation of the *Gaules* in a manner altogether ignorant of the Island it self, the condition of the Inhabitants their Town, Havens, and approaches, *Quæ omnia fere Gallis erant incognita, neque enim temere præter mercatores adit ad illos quisquam neque eis ipsis quidquam præter oram Maritimam atq; eas Regiones que sunt contra Galliam notum est.* So are the words of *Cæsar* whereby it appeareth that the Britains kept off all Strangers, except Merchants, from approaching their Confines, and that those Merchants in their access were restrained to the Shore only, that lay opposite to the *Gaules*, without being suffered to make further discoveries of the more remote Coasts. Inſomuch that the ſame *Cæſar* upon diligent examination of thoſe Merchants, *Neque quanta eſſet Inſulæ magnitudo, neque quæ, & quantæ Nationes incolerent, neque, quem uſum belli haberent, aut quibus inſtitutis uterentur, neque qui eſſent ad majorum navium multitudinem idonei portus reperire poterat.* Which reſtraint of Strangers they could not otherwiſe make good but by the goodneſs and greatneſs of their Shipping, as may be gathered by the words of the ſame *Cæſar* afterwards uſed. For though the Britains for ordinary employment, and Rivers, and upon the Coaſts near the main, had Ships compoſed of mean ſtuff, having their Keels and Ribs made of ſlight Timber, and the reſt of the Hull rooven up with Oſyers covered with leather. *Ca-*

Coment. de bello Gal. lib. 1. 4. fol. 72. m. 8.

Ibidem.

De bello Civil. lib. 1. p. 233.

rinæ primum ac ſtatumina ex levi materia fiebant, reliquum corpus navium viminibus contextum coriis tegebatur: From whence *Cæſar* took his Pattern of thoſe Ships which he was forced to frame on the ſudden for paſſing his Army over the River near *Ilardu* in *Spain*, without which he had utterly loſt both it, and himſelf, yet had they, and their Confederates other ſhipping of ſo great bulk and ſtrength, and withal ſo ſerviceable in fight at Sea, that *Cæſar* in their deſcription preferreth them far before thoſe of the *Romanes*; for in the Naval preparations made by the *Gaules* of *Venice*, near the mouth of the River *Loyer* (wherein he expreſſly ſaith, that they had (*Auxilia*) ſupplies from the oppoſite part of *Brittain*) he ſetteth forth their Ships in ſuch manner as (conſidering the time) may juſtly move admiration. *Ipsorum Naves (ſaith he) ad hunc modum factæ armatæque erant. Carinæ aliquanto planiores quam noſtrarum Navium, quo facilius vada, ac deceſſum æſtas excepere poſſent, Proræ admodum erectæ, atque item puppes ad magnitudinem fluctuum, tempeſtatumque accomodatæ Naves totæ factæ ex robore, &c.* And again, *Neque enim his noſtræ roſtro nocere poterant, tanta erat firmitudo, neque propter altitudinem facile telum adjicebatur. Et eadem de cauſa minus commode ſcopulis continebantur. Accedebant ut cum ſævire ventus cæpiſſet & ſe vento dediffent, & tempeſtatem ferrent facilius & in vadis conſiderent tutius & ab æſtu dereliſta nihil ſaxa, & cantes timerent.* And preſently after, *circiter ccxx. Naves eorum paratiſſimæ, atque omni genere armorum ornatiffimæ è portu proſectæ noſtris adverſæ conſtiterunt. Neque ſatis Bruto qui claſſi præerat, Neque Tribunis militum, Centurionibuſq; quibus ſingulæ naves erant attributæ conſtabat, quid agerent aut quam rationem pugnæ inſtiterent, Roſtrum enim non poſſe cognoverant, turbibus artem excitatis, tamen hæc alitudo puppium ex barbaris navibus ſuperabat, ut neque ex inferiori loco ſatis commode tela adjici poſſent, & miſſa à Gallis gravius acciderent.* And that the Britains not only at this time, but in moſt of thoſe Wars of the *Gaules*, did ſend them aids and ſupplies againſt the *Romanes*, the words of *Cæſar* evidently declare, who intending to invade their Country, pretended no other Quarrel then, *Quod omnibus fere Gallicis hoſtibus noſtris inde ſubmiſtrata auxilia intelligebat.*

De bello Gallico. lib. 3. pa. 55.

Ibidem.

De bello Gall. lib. 4.

Yet theſe three Confederates and Neighbours the *Gaules* they permitted not freely to paſs the British Seas, but kept them from knowing ſo much as their oppoſite Coaſts, ſave only by way of Trade and Merchandize. And this to certain appointed places near the Sea-ſhoares where the known Marts and Staples were appointed for Commerce and Traffick.

By all which it manifeſtly appeareth that before the Roman Conqueſt, the British

ish Nation had the Supream Power and Command of their own Seas without the competition of any other Nation whatsoever.

So likewise when the Romans had made themselves possessory Lords of the Island, and the Sovereignty of the Seas thereunto belonging was in them, and accordingly continued and was maintained, without incroachment, or pretence of Title thereunto made by the other. But when the Civil Wars and Distraction of the Roman Empire had by exhausting of the Flower of the Brittain Youth, so much ineebled the Nation, as inforced them to call in the Saxons to their aid against the Picts their insolent Neighbours, and for suppressing the national Factions grown up amongst themselves, and those Saxons (working upon the weakness of the Britains) had expelled them from the better parts of the Kingdom, though for a time they were diverted from settling their own Affairs by the powerful Invasions of the Danes and their homebred Quarrels, grown by reason of the several petty Kingdoms of their Heptarchy; yet when they were all reduced under one head, they forgot not to assume their Right of Sovereignty in the Seas of *England*. As did the most noble *Edgar*, who in the glorious Title of his Charters, yet extant of those times, speaketh as followeth.

Altitonantis Dei largiflua clementia, qui est Rex Regum. Ego Edgarus Anglorum Basileus omnium que rerum Insularum Oceani quæ Britanniam circumjacent, cunctarumque Nationum, que infra eam includuntur Imperator & dominus, &c.

And for maintenance of this his Sovereignty, he continually kept in readines a Navy of four hundred Ships, which being divided into four several Fleets of one hundred Ships a piece, did every year after Easter take their course to the four quarters of *England*, where they remained to guard, and scowre the Seas until Winter following. So saith *Ranulphus Cestrensis*. *Item quoque Edgarus 400 Naves congregavit ex quibus omni anno post festum Paschale, 100 Naves ad quamlibet Angliæ partem statuit, sic æstate Insulam circum navigavit, hyeme vero indicia in Provincia exercuit.*

*Ranulphus
Cestrensis.*

Etheldred after *Edgar* for defence of the Seas and Kingdoms, caused of every three hundred and ten hides of Land a Ship to be built, which meeting at *Sandwich*, made the greatest Navy that ever this Kingdom set forth to Sea.

And *Canutus* the Dean, coming not long after to be King first of half the Realm by composition between him and *Edmond Ironside*, and after the Death of *Edmond* of the whole Survivorship did for his own time (as his Successors of the Danish Race after him) preserve the Seas of the Kingdom in their former estate, without admitting any the Neighbour Princes to have any Dominion in any part thereof.

And so they remained in the time of the Confessor until the Conquest made by *William Duke of Normandy*, in whose Reign, and for many discent after him, the Sovereignty of the said Seas was so far from being evicted, that it was never so much as questioned by any Nation until the time of *Edward* the First, about the year 1299. and the six and twentieth of his Reign. At which time the King of *France* being upon Terms of Hostility with those of *Flanders*, did by his Commission constitute one *Reyner Grimbald* Admiral of his Navy, which he then sent forth against the *Flemmings*; by vertue of which Commission, *Grimbald* in passing to and again in the Seas of *England*, took upon him Sovereign Jurisdiction, as Admiral unto the French King in those Seas, taking the people, and Merchants of *England*, and other Nations; and carrying them into *France*, where he caused them to abide his Judgment and Award concerning their Goods and Merchandise; But shortly after the Kings of *England* and of *France* appointed by agreement certain Commissioners (termed Auditors in the Record) to hear, and redress the Wrongs interchangeably done by their Subjects contrary to the Peace formerly made between them at *Paris*, before which the Commissioners, the Agents (or Procurators, as the Record nameth them) for the Maritime Coasts of the greatest part of the Christian World, of *Genoa*, *Spain*; *Germany*, *Holland*, *Zealand*, *Freezeland*, *Denmark* and *Norway*, made this remarkable Acknowledgment and Declaration following, which out of the old French of that time I have rendred into English, the Title whereof is thus in Latin.

De

De Superioritate Maris Angliæ & jure officii Admirallatus in eodem.

Record in the
Tower of
London.

To our Lords Auditors deputed by the Kings of *England* and of *France*, to redress the Damages done to the people of their Kingdoms, and of other Territories subject to their Dominions by Sea and by Land, in time of Peace and Truce.

The Procurators of the Prelates, Nobles, and Admiral of the Sea of *England*, and of the Comminalties of Cities and Towns, and of Merchants, Mariners, Messengers, Pilgrims, and of all other of the said Kingdom of *England*, and the Territories subject to the Dominions of the said King of *England*, and of other places, as of the Sea-coasts of *Genoa*, *Cataloigna*, *Spain*, *Alemaine*, *Zealand*, *Holland*, *Freeze-land*, *Denmark* and *Norway*, and of divers other places of the Empire, do shew, That, whereas the Kings of *England*, by reason of the said Kingdom from time whereof there is no memory to the contrary, have been in peaceable Possession of the Dominion of the Sea of *England*, and of the Isles being in the same, in making and establishing Laws and Statutes, and Restraints of Arms, and of Ships, otherwise furnished then to Ships of Merchandise appertaineth, and in taking Surety, and affording Safeguard in all cases where need shall be, in ordering of all other things necessary for maintaining of Peace, Right and Equity, amongst all manner of people, as well of other Dominions as of their own, passing through the said Seas, and the Sovereign Guard thereof, and in doing Justice, Right and Law, according to the said Laws, Ordinances and Restraints, and in all other things which may appertain to the exercise of Sovereign Dominion in the places aforesaid. And *A. de B.* Admiral of the Sea deputed by the King of *England*, and all other Admirals ordained by the said King of *England*, had been in peaceable Possession of the Sovereign Guard, with the Cognizance of Justice, and all other the appurtenances aforesaid, except in case of Appeal, and of Complaint made of them to their Sovereigns the Kings of *England* in default of Justice, and for evil Judgment, and especially in making Restraints, doing of Justice, and taking Surety of the Peace of all manner of people using Arms in the said Sea, and carrying Ships otherwise furnished, and set forth then to Merchants Ships appertaineth, and in all other points where a Man may have reasonable cause to suspect them of Robbery, or of other Misdemeanours. And whereas the Masters of the Ships of the said Kingdom of *England* in the absence of the said Admiral hath been in peaceable Possession of taking Cognizance, and judging all Actions done in the said Sea, between all manner of people according to the said Laws, Statutes, Restraints and Customs. And whereas in the said first Article of Confederation lately made between the said Kings in the Treaty upon the last Peace at *Paris*, are comprised the words which follow in a Schedule annexed to these presents. First it is estreated, and accorded between us, and the Messengers and Procurators aforesaid, in the Names of the said Kings. That the said Kings shall from this time forward be one to the other Good, True and Loyal Friends, and aiding against all Men (save the Church of *Rome*) in such manner, as if any one, or more whatsoever they be, would disinheret, hinder or molest the said Kings in the Franchises, Liberties, Priviledges, Rights, Duties, Customs of them and of their Kingdoms, they shall be Good and Loyal Friends, and aiding against all Men that may live and dye to defend, keep and maintain the Franchises, Liberties, Priviledges, Rights, Duties and Customs aforesaid, except to the King of *England*, Monsieur *John*, Duke of *Brabant* in *Brabant*, and his Heirs descended of him, and of the Daughter of the King of *England*, and except to our foresaid Lord the King of *France*, the excellent Prince Monsieur *Dubart*, King of *Almaigne*, and Monsieur *John*, Earl of *Anhalt* in *Anhalt*, and that the one shall not be of Counsel, or aiding where the other may lose Life, Member, Estate or temporal Honour, Monsieur *Reyner Grimbald*, Master of the said Navy of the said King of *France*, who Names himself Admiral of the said Sea, deputed by his Lord aforesaid, in his War against the *Flemmings*, after the said Confederation made and established, and against the Form and Force of the said

Con-

Confederation, and the intention of them that made it, wrongfully assumed the Office of the Admiralty in the said Sea of *England*, by the commission of the King of *France*, and used the same one Year, and more; taking the people and Merchants of the Kingdom *England*, and of other places passing through the said Sea with their Goods, and delivered the people, so taken to the Prison of the said Lord the King of *France*, in the Ports of his said Kingdom, as to him forfeited and acrewing. And the taking, and detaining of the said people with their said Goods, and Merchandise, as also his said judgment and award, hath justified before the Lords Auditors in writing, by vertue of the Authority of his said Commission, of the Admiralty aforesaid by himself usurped, and during a restraint generally made by the King of *England*, by reason of his power, and according to the form of their Articles of the Confederation aforesaid, which containeth the words underwritten, requiring that he might be acquitted, and absolved of the same to the great Damage and Prejudice of the King of *England*, the Prelates, Nobles, and others abovenamed.

Wherefore the said procurators in the names of their said Lords, do pray your Lordships Auditors aforesaid, that you cause due, and speedy delivery of the said people, with their Goods and Merchandise so taken and detained, to be made to be made to the Admiral of the said King of *England*, to whom the Cognizance of the same of right appertaineth (as is before expressed.) So that without the disturbance of you, or any other, he may take Cognizance thereof, and to do that which appertaineth to his office aforesaid. And the said *Monsieur Reyner Grimbald* be condemned, and constrained to make satisfaction to all the said parties damnified, so far forth as he shall be able, and in his default, his said Lord the King of *France*, by whom he was deputed in the said Office; And that after due satisfaction made to the parties damnified the said *Monsieur Reyner*, be so duly punished for the violation of the said confederation, that his punishment may be an example to others in time to come.

In the Record these memorable points are to be observed.

First, That the Kings of *England* had then been in Peaceable possession of the said Dominion, of the said Sea of *England*, by immemorable prescription.

Secondly, That the Sovereignty belonged unto them, not because they were *Domini utriusque ripæ*, as when they had both *England* and *Normandy*, and so were Lords of both Shoars. For *Edward* the First at this time had not *Normandy*, but that is inseparably appendant and annexed unto the Kingdom of *England*, our Kings being Superior Lords of the said Sea, by reason (as the said Record speaketh) of the said Kingdoms.

Thirdly, Only the Kings of *England* had power to make Laws, and exercise Supreme Jurisdiction over all persons, and in all causes within the said Sea, and in their absence to the Masters of their said Ships only appertaineth.

Fourthly, That the King of *France* could not make an Admiral in that Sea, without doing wrong to the King of *England*, but that it was an Usurpation upon his Right.

Lastly, That all this was affirmed, and acknowledged by the Agents of most part of Christendom, being strangers to the Crown of *England*.

Surely I believe no Prince in the World can produce clearer evidence for any part of his Estate, then the King of *England* by this Record can do, for his Sovereignty; and exclusive Jurisdiction in the Sea of *England*. Yet for further declaration hereof, I will add certain others of succeeding times, in affirmance of that above mentioned.

The first whereof is that of King *Edward* the III. being an Article amongst others, upon which the King's Justices were to be advised with all the Title of the Record, being as followeth.

Articuli super quibus Justiciarii Domini nostri Regis sunt consulendi.

Item ad finem quod resumatur, & continuetur ad subditorum prosecutionem forma procedendi, quondam ordinata & inchoata per Avum Dominum nostrum Regis, & ejus Concilium ad restituendum, & conservandum antiquam superioritatem Maris Angliæ, & jus officii Admirallatus in eodem, quod corrigendum leges & Statuta per ejus Antecessores Angliæ Reges du dum ordinata, ad conservandum pacem & justitiam inter omnes Gentes Nationes cujuscunque per mare Angliæ transeantes, & ad cognoscendum super omnibus in contrarium attemptatis in eodem, & ad puniendum delinquentes & damna parti satisfaciendum. Quæ quidem leges, & statuta per Dominum Richardum quondam Regem Angliæ in redditu suo à terra sancta correctæ fuerunt interpretata, declarata & Insula de Olleron publicata & nominata in Gallica lingua. Lay loy Olleron.

In this Record (as in the former) the Antient Right of the King of *England's* Superiority, in the Seas of *England*, and the large extent thereof is clearly specified, but especially in the conclusion we may observe to the great Glory of our English Nation, that the famous Laws of *Oleron* (which after the Rhodian Laws were antiquated and absolete) have now well near 500 years been received by all the Christian World, for regulating Sea affairs, and deciding Maritime controversies, were first declared by King *Richard* the I. (a King of *England*) at his return from the *Holy Land*, and by him caused to be published in the Isle of *Oleron*, then belonging to the Dutchy of *Aquitane*; and thereupon, and from that Island took their name, which they yet retain, and this is the more worthy of note, because until this Record (being lately found) was produced, the most Learned Lawyers, and Antiquaries of our times were altogether ignorant by whom those Laws were ordained, and why they were so called. To the same purpose and effect is this original in French, but expressed here in English.

Record Regis in
Tower.

Item, To the end that having seen and considered the forms of Proceeding and Letters, ordained by the Council of our said Lord (Grandfather to the King) for them, and the said Nation of *England*, to recover and retain the said Subjects Assistants and Allies; and to cause redress to be made unto them, for all Damages done to them on Sea and Land, during the said Truce, Peace, and Confederation, and against the form of the same, by the said French their Assistants and Allies, and to shew the clamour of the people for the said Disinheritance, and the Damages which by reason of such clamour might happen, and especially to retain the Sovereignty, which his Ancestors the Kings of *England* used to have in the said Sea of *England*, as touching the Antient Declaration and Interpretation of Laws, by them made to Govern all manner of people passing through the said Sea. And first, to his Admiral, and Masters, and Mariners of the Ships of the Cinque-Ports of *England*, and of all other Lands annexed to the Crown of *England*, belonging to his Army in the said Sea, the like forms of Proceedings and Letters be henceforth observed, with all such amendment as may be ordained by the said Councils of our said Lord the King to the Profit, and Honour of him.

And moreover the Record following, sheweth how much that Great King *Edw.* the 3. held himself in Honor bound not to suffer the Dominion of the Sea to be lost, or impaired in his time, but especially we are in it to observe that the Kings of *England* were anciently, as now, *Domini Anglicani circumquaque*. Lords of the Seas environing *England*, for so the words of the Record are.

Rex dilecto, & fideli suo Galfrido de Say. Admirallo flotæ suæ navium ab ore aquæ Thamisiæ, versus partes Occidentales salutem. Cum nuper nos animadvertentes quod Progenitores nostrum Reges Angliæ, Domini Maris Anglicatani circumquaque, & etiam defensores contra hostium invasiones ante hæc tempora extiterunt. Et plurimum nos tæderet si honor noster regius in defensione hujusmodi armis (quod absit) deperat temporibus nostris, aut in aliquo minuatur, &c. Mandamus vobis quod statim visis presentibus

& absque ulteriori dilatione navis portuum prædictorum & alias naves, que jam paratæ existunt super mare tene atis.

And first, to the practick proof of this Dominion, and Superiority in all succeeding times, what can be more pertinent, and material then to shew.

That the Kings of *England*, Successively have had the Sovereign guard of the Seas.

That they have imposed Taxes and Tributes, upon all Ships passing and Fishing therein.

That they have stoped, and opened the passage thereof, to strangers as they saw cause.

That all Wrecks and Royal Fishes therein found, are originally due, and do belong unto them.

Every of which particulars, the Testimonies following will amply manifest.

As touching therefore the guard of the Seas. It is apparent by the Records of Parliament, and by the printed Books of Statutes, that Tomage and Poundage were granted; as for other Reasons, so especially, and all ways for enabling the King to guard the Seas. And accordingly divers Admirals from time to time, were constituted by Commission for that purpose, of which there are multitudes of pre-fidents upon Records. It may suffice to insert this one instead of many.

Rex Charissimo consanguineo suo Henrico Duci Exoniæ salutem. Sciatis cum nos, &c. retinuerimus vos sub certis modis & forma ad proficiendum in servitio nostro supra Mare super custodia ejusdem, &c. Ordinavimus & assignavimus vos, & vobis tenere presentium plenam, & sufficientem committimus & damus potestatem & auctoritatem generalem & specialem ad proficiendum supra mare cum retinentia vestra Piratasque & Spoliatores, Mercatorum, & Piscatorum tam Anglorum, quam extraneorum cum eorum Navibus, & capiend. & arrestand. & eos juxta casus & juris exigentiam similiter castigand. &c.

And to this purpose we find frequent Protections granted, to such of the Subjects as were in service with their Admirals, As to *Thomas Warren of Bristol*, qui in obsequium Regis in comitiva dilecti & fidelis consanguinei *Johannis Comitis Wigorum* unius custodum Maris super salva custodia & defensionem ejusdem Maris moratur.

So likewise unto *John Warde*, qui in obsequio Regis in comitiva dilecti, & fidelis consanguinei nostri *Richardi comitis Sarum* unius custodum Maris super salva custodia & defensione ejusdem profecturus est.

And the like to *Richard Clarke*, qui in Regis obsequio in comitiva dilecti & fidelis consanguinei Regis *Johannis comitis Oxoniæ* unius custodum maris super salva custodia & defensione ejusdem moratur.

I shall not need to speak any more of elder times, for declaration of this point, since our own memories can testifie, that divers Ships have been sent forth by our Sovereigns, at sundry times upon the like imployment, besides those that have constantly kept the Narrow Seas, unto which all Strangers even at this day vaile Bonnet in acknowledgment of this Superiority, according to this Ordinance made by King *John* many hundred years past, worthy to be remembred and observed, which out of the Old French I have here verbatim translated into English.

Item, It was ordained at *Hastings* for a Law and Custom of the Sea, in the second Year of the Reign of King *John*, by the advice of the Lords Temporal, That if a Lieutenent in any Voyage, being ordained by Common Council of the Kingdom, do incounter upon the Sea any Ships or Vessels laden, or unladen, that will not strike and veile their Bonnets at the commandment of the Lieutenent of the King, or of the Admiral of the King, or his Lieutenent, but will fight against them of the Fleet, that if they can be taken, they be reputed as Enemies, and their Ships, Vessels, and Goods taken, and forfeited as the Goods of Enemies, although the Masters or Possessors of the same would come afterwards and alledge, that they are the Ships, Vessels, and Goods of those that are Friends to our Lord the King, and that the common people being in the same, be chastised by imprisonment of their Bodies for their Rebellion, by discretion.

Inter leges marinas sub fine.

Concerning Taxes, and Tributes imposed upon Ships passing, and Fishing upon our Seas and Coasts; it will be proper in the first place, to set down the Ordinance made in the second Year of *Richard* the second, by the assent of the whole Estate in the Parliament, which upon the Roll of that Year is Recorded in these words.

Ordinance et grant per l'advise des Merchants de Londres et des autres Merchants vers le North per assent de tous les Commons de Parliament per devant le Countes de Northumberland et le Mayor de Londres pour le guard de mere et costs de Admiral des North aux deux niefs.

Primerment par prender de chacune neif et Crayer de quelque passage que passe per la mere le dit Admirall alant et retournant pur le voyage de chacune Tonne tight vjd.

Iten de prendre des autres neifs et vesseaux pessioners et passon entour autres poissonniers sur le me re deins le dit Admiralty de quelle portage quil soit en troys Semanies de chacune Tonne tight : vjd.

Iten de toutes autres neifs Crays & vesseaux passantes per mere deins le de Admiralty charges ove biens de Merchants in Expreux on en Northway on en Sion Ga de chacune Tonne tight vjd.

In which Ordinance of Parliament we may plainly observe, that these payments were imposed upon all Ships, Passengers, as well as Fishers within those Seas. And to the like purpose is this of *Edward* the fourth.

Pat. 22. E. 4.
part 1. in 2. de
conductu sive
garlia Wastor-
um piscato-
rum.

Rex dilectis & fidelibus Johanni Henningham militi Willo Hopton, Edv. Ynce, & Johanni Wamflet; salutem Sciatis, quod cum nos pro securitate Subditorum; nostrorum committatum Northhampt. & Southhampt. quam Navium, & Piscatorum qui super mare per Costeras eorundem Comitatum piscari voluerunt sub conductu & salva gardua dilectorum & fidelium nostrorum Edw. Ynce, Johannis Dabey, unius valedictorum Coronæ et Will. Thederston, quos custodes, conductores, et Wastores pro securitate dictorum Piscatorum versus inimicos nostros, super mare existentes ad presens ordinavimus de fidelitate, et provida circumspectione vestris plenius confidentes, assignavimus vos conjunctim, et divisim, ac vobis plenam potestatem et auctoritatem tenore presentium damus et committimus tam ad custodes, conductores, et Wastores illos supervivendum, quam ad communicandum cum quibusdam Piratoribus cujuscunque patriæ fuerint qui in partibus prædictis sub securitate dictorum, Edmundi Ynce, Johannis Daby, et Will. Federston piscari voluerint. Quod ipsi piscatores et eorum quilibet ad omnia, et omni-moda costas onera et expensas eisdem custodibus conductoribus et wastoribus presentium sint tempore piscationum contributores ad hujusmodi costas, onera, & expensas illa de hujusmodi piscationibus, piscatorum prædictorum ubicunque inuenire poterunt levandum et colligendum. Nec non ad omnes alios fore custodes, conductores, sive wastores alios, quam prenomatos presumentes, vel attemptantes arrestandi et capiendi & prox. Goalæ nostræ committendum ibidem salvo, et secure, quousque eorundem deliberatione ordinavimus custodiendum, similiter auctoritatem et potestatem damus et committimus. Et ideo vobis et cuilibet vestrum mandamus quod circa præmissa diligenter intendatis ut ea faciatis et exequamini in forma prædicta.

In this Record is manifestly exprest that the King appointed wasters to guard the Fishers, not only of his own Realm but Foreiners and Strangers that Fish upon his Coasts, and that the wasters took a rateable proportion of every Ship towards their Cost and Expences, in securing their Fishing. And lastly, that these wasters were to prohibit all other wasters whatsoever, that presumed to take that Office upon them, and to commit them to Prison, there to attend the Kings pleasure.

Camdens Brit.

To this effect the venerable *Camden* in his description of the North-riding of *Tork-shire*, saith, that the *Hollanders*, in their Fishing for Herring upon the North Coasts of *England*, did first obtain License of *Scarborough Castle* for to do.

But that which is most material to the Sovereign command, and propriety of our King in this point of Fishing, especially appeareth in that all Neighbour Princes have by Treaty obtained Licence for their Subjects to Fish in our Seas. As in a Truce, and abstinence of War agreed between *Henry* the fourth and the *French*, to the intent the Fishermen might Fish in all parts, the King sent forth his Letters, as followeth.

Le

Le Roy au toutz nous Admiralls & a fin qu'en cest present herringinon les poissonniers de l'un pertie, & de l'auter puissent pescher plus senrement in le mere les Herrings, & toutes autres poissons entre le haven de Scarborough, & de fin de pays de Flanders vers le East & dillonques sur le coast de Angleterre insanes au haven de Southampton & sur le coast du Royanne de France de le dit fin de tout le dit pays de Flanders niques a riviere de Sound, sc. vonlomis & avomus ordonne & oultre ordonnoms ottryons per ses presents; Que tous les poissonniers de la dite partie de France poissoynt pescher seulement les herrens & toutz autres pessons durant cest herriognison & niques au primer jour de Januarie prochainement a vener & denis & entre les bounds dessus limites.

The like liberty was granted by Treaty between Henry the 6th and the Duchefs of Burgundy, to those of Brabant and Flanders, witnessed by the Record following.

Rex omnibus ad quos, &c. Inspeximus quasdam continuationem, prorogationem, & elargitionem nuper facta super facto intercur sus, & commutationis Merchandiz et Piscariæ maris et aliarum rerum necessarium ad utilitarem communem nostrorum regni Angliæ dominii et Hiberniæ et villæ Caliciæ ex una parte, et Ducatus Comitatus patriæ Brabantia, Flandra, et Dominii villæ Machlinæ ex altere parte. Amongst other Articles this is one.

Item et tous pechens tam de Angleterre Ireland, et Calais peaceablement aller partent sur le mer pur pischer et gaigner leur venore sans impeachment on disturber de l'une partie on de l'auter.

So in a Truce to endure for thirty Years, between the King of England and his Heirs on the one Party, and the Duke of Burgundy and his Heirs on the other Part. One Article is.

Item et tous pecheurs tam D'angleter quam d'Ireland et de Calais sicome de pais de Mon Sur le Duke quelques soyent purront peaceablement aller par tout sur le mer pur pescher, et Sans et leur soit besaigne sur ceo requirer on obtinier asc licence conge on sans conduict, &c.

The like in a Truce, and Abstinence of War, to endure the space of thirty Years, between Edward the fourth and his Heirs on the one Part, and Francis Duke of Britain on the other Part, where one Article is.

Franc. 3. E. 4.

Item et tous, pescheurs tam D'anglter sicome du dit pais et Duche de Britaigne quelques soyent purront peaceablement aller par tout sur mer pur pescher, et gaigner leur uniure sans impeachment on disturber del'une partie au de l'auter et sans et leur soit besaigne sur ceo requirer sans conduict.

Moreover, Philip the second, King of Spain, in the first Year of Queen Mary, obtained license for his Subjects to Fish upon the North Coast of Ireland, for the term of one and twenty Years, paying Yearly for the same a Thousand pound, which was accordingly brought into the Exchequer of Ireland, and received of Sir Henry Fitton, being then Treasurer there, as his Son Sir Edward Fitton hath often testified.

To conclude this point; It is notorious, that at this day the King of France (as others of his Predecessors have done) by the special License of the King of England, Fisheth upon our Coasts near Rye, with a set, and limited number of small Boats, and that only for Provision of his own Household, being tied to observe the Orders and Laws of his own Fishermen; for breach whereof divers of his Subjects of late Years have been taken and imprisoned in Dover Castle, and elsewhere.

Nor doth the King of England in these particulars claim, or use any exorbitant Jurisdictions, and differing from that of other States and Princes in like case, who generally give Aliens Laws to pass our Fish, in the Seas Coasting upon their Territories. And also impose Taxes and Tributes for their own profit and commodity.

The Emperour of Russia compelleth all Fishermen within the Seas, though it be many Leagues from the Main, to pay him Tribute.

In Scotland, and other Islands under the King of Swede, they are enforced to pay Taxes.

The King of Denmark at his Ward-house in the Sound, hath for a License a Dollar, and for the Seal or Rose, a Noble of every Ship, and for every last of Herrings, being twelve Barrels, a Dollar.

The Duke of Medina Sidonia in Spain, hath his greatest Revenues out of the Taxes laid upon Fishermen, for their fishing in Tourney.

All

All Princes of *Italy*, bordering upon the Seas, receive a proportion of like benefit. And the *Hollanders* themselves impose Taxes on the Fishes, taken by their own Fishermen in our Seas.

Now for the King of *Englands* Sovereignty, in opening and stopping the passage of his Seas, the Presidents of antient times imbarging, and staying, not only Pirates or Enemies, but Friends also that were suspected to trade with Enemies, or had done particular wrong to the *English* Subjects, or upon some other urgent occasion, or reason of State, are so frequent in Record of Story, that the transcribing and reading of a thing so generally known, would certainly be esteemed loss of time and labour.

I remember those of *Hamborough*, and other Easterlings (though in amity with us) in the late Reign of Queen *Elizabeth* of famous memory, were notwithstanding staid from passing through our Seas towards *Spain*; and good prize made of all other Nations that attempted to do the like, without license first had and obtained from hence.

I will therefore only note, by the way, to this purpose; that Strangers being to pass through our Seas either in coming to us, or going to any other place, without so much as touching upon any of the King of *Englands* Countries, have used to take safe conducts, and licenses of our Kings to secure them, and protect them in their passage, thereby acknowledging the right of their Superiority in this behalf in the Seas. Of which sort amongst many, the recital of these two shall suffice.

Franc. II. H. 4.
de salvo con-
ductu.

Rex per literas suas patentes per triennium duraturas suscepit in salvum, et securum conductum suum, ac in protectionem, tuitionem et defensionem suas speciales Edw. Sygal et Opicinum Lomeline de Jean Mercatores cum bonis, et Merchandizis suis in quibusdam Bargis, Carakis, sive navibus in partibus Janus carcatis, et alibi cariandis ab iisdem partibus in Regnum, Dominum et potestatem nostra veniendum, et exinde ad portas suas proprias tam per terram quam per mare transeundo, et redeundo.

This was granted to certain Merchants coming with their Ships and Goods, out of *Italy* into *England*.

That which followeth, was to those which passed the Seas as well to other places, ubique placuerit, as this Kingdom.

Rot. Fran. 38.
H. 6. de salvo
conductu.

Rex per literas suas patentes de gratia sua speciali suscepit in salvum et securum conductum suum, ac in protectionem, tuitionem, et defensionem suas speciales Robertum Forrester, Rogerum de Clerk, Leonardum Blanch, & Johannem de Conwillis, Mercatores de Normania, et eorum quemlibet, ac factores, Attornatos, et servientes suos & quemlibet eorum in regnum Regis Angliæ, ac alia Dominia, Jurisdictiones et territoria Regis Angliæ quæcunque vel alibi ubique eis placuerit cum una nave vocata le grace de Dieu de Roven, portage 90. Doliorum, vel infra unde Johannes de Bognas, Nundinas de Basher, Martinus Hunday, Johannes de Blanch, Johannes Massey, vel Wilielmus Emry, est Magister Quibusdam bonis vel Merchandizis carcata et cum 20. Marinariis, et uno pagetto vel infra pro gubernatione ejusdem Navis, nec non pro rebus herneis et aliis armaturis quibuscunque pro corporibus eorum; et pro defensione ejusdem navis necessariis et defensibilibus secum habendis, et ferendis.

It remaineth to shew that by reason of this Prerogative and Sovereignty, all manner of Wrecks, and Royal Fishes taken in our Seas are due unto the King of *England* only, or unto such unto whom by special Charters they have granted the same.

For manifestation hereof, although the known and continued practise might suffice, we are to take notice, that by the fundamental Laws of this Kingdom, the King shall have Wreck of the Sea, all Whales and Sturgions taken therein, with Porpoyses, and all other Royal Fishes: And for declaration of this Law, the Statute made 17 *Edw. 2.* concerning the Kings Prerogative, saith.

Stat. de Præog.
17. E. 2. cap. 11.

Item Rex habebit wreccum maris per totum regnum Balenas, et Sturgiones captas in mare, vel alibi infra regnum, exceptis quibusdam privilegiatis locis per Regem.

So likewise Porpoyses are adjudged to belong unto the King, unless any man can claim the same by Charter, or Prescription, and accordingly in antient Charters granted by our Kings to particular places and persons, and among other liberties,

wreccum

wreccum maris is usually passed by special words, arguing the King's Sovereign Right and Power to dispose thereof at his pleasure, by vertue whereof, Wreck at this day is taken and enjoyed by many, as well Towns and Corporations, as private Men.

But for clear proof of the Right and Practice of this Sovereignty, the Record following is very remarkable, and not to be omitted.

In a Plea between *Peter de St. Cleere* the Abbat of *Cherbourg*, and *Godfrey de Carteret*, Attorney for the Prior (the Name of the Monastery is worn out of the Record) concerning 2 Tuns of Wine found by certain Mariners in *alto Mari*, and by them brought to Land through certain places, where the said parties claimed to have liberty of Wreck. After long debate, and full hearing of the Case recited at length in the Record, the Conclusion and Judgment is as followeth.

Rot. de St. Cleere, Joh. an. de Frovingfield & al. Justiciar in habet. Insulis Gersey & Gernsey, &c. anno. 2. Ed. 3.

Et Willielmus de Marcis qui sequitur pro Domino Rege dicit quod nullus eorum petere potest prædicta vina & wreccum, quia dicit quod ea tantummodo sunt wreccum, quæ fluctus Maris projiciunt ad terram vel infra portum, vel tam prope terram quod astantibus in terra possint pependi, & sic ducantur, vel trahantur ad portum, & ea, quæ reparta sunt in alto Mari unde wreccum non existit, quod fluctus Maris ea vellent projicere, sed per laborem Marrinariorum levantur à Mari, & ponantur in Navi, vel batello, & sic invasi ducantur ad terram & non tangunt terram alicujus per trahimironem nec alio quovismodo non possunt wreccum, sed sunt tantummodo de adventuris Maris de quibus nullus potest aliquid clamare nisi salvatores, & Dominus Rex concessit libertatem percipiendi hujusmodi adventuras. Et petit judicium pro Domino Rege. Et prædictus Petrus, & alii non possunt hoc dedicere. Et ideo consideratum est quod prædicta vina remaneant Domino Regi (salva salvatoribus parte sua) & Petrus, & alii in misericordia pro falso clamore. Postea unum de prædictis doliis concessum fuit prædicto Priori pro LX^l de parte sua & de XXX^l residuis respondet Domino Regi.

Whence we are to observe, that all findings, or things floating in *alto Mari*, and consequently the main Sea, or Channel it self, belonging to the King, of which those that find the same, are to have two parts of three for their share, in respect of their pains, and the other third part is due to the King.

For conclusion of that which hath been shewed already, I have thought fit to add such Presidents out of the Municipal and Common Laws of the Kingdom, marshalled together in one Body or Classis, as do affirm this, the King of *England's* Prerogative, and Sapream Jurisdiction in, and over the Seas, which being severally applied to such heads as are formerly set down, will evidently evict the truth thereof.

Bracton in his Book, *de acquirendo rerum domino* saith. *Si autem insula in mari nata est (quod raro accidit) occupantis sit & per consequens Regis propter suum privilegium.*

Bracton de acquirendo rerum domino, lib. 2. fol. 19.

The same *Bracton* affirmeth, That one of the Articles to be enquired before the Justices and Merchants was, *de purpresturis factis super dominum Regem sive in Mari, &c.*

6. R. 2. Upon an Action of Debt, the Defendant sued forth a Protection. At which time Justice *Belknapp* took exception, saying, The Protection is, *quia profecturus est super Mare*, with *G. K. Admiral*; and you never saw Protection allowed of, if the Party did not go out of the Legiance of the King of *England* in the parts of *Scotland*, *Gascoigne* or *France*. But the Sea is of the Legiance of the King of his Crown of *England*, wherefore it seemeth the Protection is allowable, and you never saw such a Protection allowed before this day: But afterwards an exprefs Writ came out of the Chancery, commanding the Protection to be allowed.

6. R. 2.

A Child born upon the King's Seas is not an Alien by the Common Law.

Tempore Edw. 1. a Replevin was brought of a Ship taken upon the the Wast of *Scarborough* on the Sea, and from thence carried into the County of *Norfolk*, to which *Mutford* took two exceptions, one because no certain Town, or place was named from whence the Vifne should come; for the Wast extendeth four Leagues. Secondly, because of a thing done upon the Sea, this Court cannot have Cognizance. To which Justice *Beresford* said, That the King will that Peace be kept as well upon the

the

the Sea, as upon the Land; and we find that you are come in upon due Proces, and so no cause but that should make answer.

Doctor and Student faith, That the King is Lord of the narrow Seas, as bound to scowre the Sea of Pyrates and petty Robbers, and therefore shall have wreck of of the Sea.

By the Common Law the King shall have *Flostan*, *Jestan*, and *Ligan*.

Flostan being such Goods as after Shipwrack do float upon the superficies of the Water.

Jestan are all manner of Goods that the Mariners being in danger to cast out of the Ship perished.

By *Ligan* is understood all things that are ponderous, and in Shipwrack, do sink to the ground and bottom of the Sea.

By all which Presidents it is manifest, that by the Common Law of the Land, the King is Proprietary Lord of our Seas; that the Seas of *England* are under the Ligeance of the King, that the King is the Sovereign Conservator of the Peace as well upon the Sea as Land, That not only things floating on the superficies of the Water, but such as lye upon the Soil or Ground thereof, belong properly unto the King, whereupon I conclude, That, *Rex Maris imperio Domino & fundo possidet*.

And that it may appear how great a King the King of *England* is, by reason of this his Sovereignty and Dominion, it will not be amiss to take a view of the inestimable Riches and Commodities which (besides our selves) other Nations, our Neighbours do daily reap, especially by fishing in our Seas, inasmuch that no Christian Prince of the World is Lord of any Territory, that (considering all Circumstances) yieldeth the like constant and general benefit; for proof whereof, I will briefly set down such Observations as others have heretofore made, and we our selves find by daily experience to be true beyond all exception.

The inestimable Riches and Commodities of the British Seas.

THE Coasts of *Great Brittain* do yield such a continual Sea-harvest of gain and benefit to all those that, with diligence, do labour in the same, that no time or season in the year passeth away without some apparent means of profitable employment, especially to such as apply themselves to fishing, which from the beginning of the year unto the latter end, continuing upon some part or other upon our Coasts, and therein such infinite shoales and multitudes of Fishes are offered to the takers as may justly move admiration, not only to Strangers, but to those that daily be employed amongst them.

The Summer fishing for Herring beginneth about *Midsummer*, and lasteth some part of *August*.

The Winter fishing for Herring lasteth from *September* to the midst of *November*, both which extend in place from *Boughones* in *Scotland* to the *Thames Mouth*.

The fishing for Cod at *Alamby Wirlington*, and *White-haven* near the Coast of *Lancashire* from *Easter* until *Whitsuntide*.

The fishing for Hake at *Aberdeny*, *Abveswhich* and other places between *Wales* and *Ireland*, from *Whitsuntide* to *St. James-tide*.

The fishing of Cod and Ling about *Padstow* within the Land, and of *Severne* from *Christmas* to *Midlent*.

The fishing for Cod on the West part of *Ireland*, frequented by those of *Biscay*, *Galicia* and *Portugal*, from the beginning of *April* until the end of *June*.

The fishing for Cod and Ling on the North and Northeast of *Ireland*, from *Christmas* until *Michaelmas*.

The fishing for Pilchers on the West Coast of *England*, from *St. James-tide* until *Michaelmas*.

The fishing for Cod and Ling upon the Northeast of *England* from *Easter* until *Midsummer*.

The

The fishing of great Staple Ling, and many other sorts of Fish lying about the Island of Scotland, and in the several parts of the British Seas all the year long.

In September, not many years since, upon the Coast of Devonshire near Minigall, 500. Tun of Fish were taken in one day. And about the same time 3000 pound worth of Fish in one day were taken at St. Ives in Cornwall by small Boats, and other poor provisions.

Our five-men-boats, and cobles adventuring in a calm, to launch out amongst the Holland Busses, not far from Robin-hoods Bay, returned to Whitby full fraught with Herrings, and reported that they saw some of those Busses take 10, 20, 24. lasts at a draught of Herrings, and returned into their own Country with 40, 50, and 100. lasts of Herrings in one Busse.

Our Fleet of Colliers not many years since returning from Newcastle, laden with Coals about the Well, near Flanborough head, and Scarborough met with such multitudes of Cod, Ling, and Herring, that one amongst the rest with certain Ship-hooks, and other like Instruments drew up as much Cod, and Ling in a little space of time, as were sold well near for as much as her whole lading of Coal. And many hundred of Ships might have been there laden in two days and two nights.

Out of which wonderful affluence, and abundance of Fish swarming in our Seas, that we may the better perceive the infinite gain which forreign Nations make, I will especially insist upon the Fishing of the *Hollanders* in our Coasts, and thereby shew how by this means principally they have increased.

1. In Shipping.
2. In Mariners.
3. In Trade.
4. In Towns and Fortifications.
5. In Power extern or abroad.
6. In publick Revenue.
7. In private Wealth.
8. In all manner of Provisions, and store of things necessary.

1. Encrease of Shipping.

BESIDES 700. Strand Boats, 400. Sullits, Drivers and Tod-boats, wherewith the *Hollanders* Fish upon their own Coasts, every one of those employing another Ship to fetch Salt, and carry their Fish into other Countries, being in all 3000. Sail, maintaining and setting on work at least 4000. persons, Fishers, Tradesmen, Women, and Children. They have 100. Doyer Boats of 150. Tuns a piece, or thereabouts. 700. Pincks and Well-boats from 60. to 100. Tuns a piece, which altogether Fish upon the Coasts of *England* and *Scotland* for Cod, and Ling only. And each of these employ another Vessel for providing of Salt, and transporting of their Fish, making in all 1600. Ships, which maintain and imploy persons of all sorts, 4000. at least.

For the Herring season they have 1600. Busses at the least, all of them Fishing only upon our Coasts, from *Boughennesse* in *Scotland*, to the mouth of *Thames*. And every one of these maketh work for three other Ships that attend her; the one to bring in Salt from forreign parts, another to carry the said Salt, and Cask to the Busses, and to bring back their Herrings, and the third to transport the said Fish into forreign Countries. So that the total number of Ships and Busses plying the Herring Fair is 6400. whereby every Busse, one with another, imployeth 40. Men, Mariners and Fishers within her own hold, and the rest 10. Men a piece, which amounteth to 112000. Fishers and Mariners. All which maintain double, if not treble so many Tradesmen, Women and Children a Land.

Moreover they have 400. other Vessels at least, that take Herring at *Tarmouth*, and there sell them for ready Mony: So that the *Hollanders* (besides 300. Ships before mentioned fishing upon their own Shoars) have at least 4800. Ships only maintained by the Seas of *Great Britain*, by which means principally, *Holland* being

not so big as one of our Shires of *England*, containing not above 28. Miles in length and 3. in breadth, have increased the number of their Shipping to at least 10000. Sail, being more than are in *England, France, Spain, Portugal, Italy, Denmark, Poland, Sweden, and Russia.* And to this number they add every day; although their Country it self affords them neither Materials, or Victual, nor Merchandise to be accounted of towards their setting forth.

Besides these of *Holland, Lubeck* hath 700. great Ships, *Hamborough* 600. *Embsen* 1400. whereunto add the Ships of *Bremer, Biscay, Portugal, Spain, and France*, which for the most part Fish in our Seas, and it will appear that 10000. Sail of foreign Vessels, and above, are employed and maintained by fishing upon our Coasts. So that in *Holland* there are built 1000. Sail at least, to supply Shipwracks, and augment their store, which as the Prince, and common Nurfery, is the chiefeft means only to increase their number.

2. Encrease of Mariners.

THE number of Ships fishing on our Coasts as being aforesaid, 8400. If we allow but 20. persons to every Ship one with another, the total of Mariners and Fishers, amounteth to 168000. out of which number they furnish their longer Voyages to all parts of the World; for by this means they are not only enabled to brook the Seas, and to know the use of the Tackles, and Compass, but are likewise instructed in the principles of Navigation and Pylotage, inasmuch as from hence their greatest Navigators have had their Education, and Breeding.

3. Encrease of Trade.

BY reason of those multitude of Ships and Mariners, they have extended their Trade to all parts of the World, exporting for the most part in all their Voyages our Herring, and other Fish for the maintenance of the same. In exchange whereof they return the several Commodities of their Countries.

From the Southern parts, as *France, Spain, and Portugal*, for our Herrings, they return Oyls, Wines, Pruynes, Honey, Woolls, &c. with store of Coin in Specie.

From the Straights, Velvets, Sattins, and all sorts of Silks, Allomes, Currans, Oyls, and all Grocery ware, with much Mony.

From the East Countries for our Herrings, and other *French, and Italian* Commodities before returned, they bring home Corn, Wax, Flax, Hemp, Pitch, Tar, Sope-ashes, Iron, Copper, Steel, Clap-board, Wainscot, Timber, Deal-board, Dollars, and *Hungary* Gilders.

From *Germany* for Herrings, and other Salt-fish, Iron, Steel, Glafs, Millstones, Rhenish-wines, Button-plate for Armour, with other Munition, Silks, Velvets, Rashes, Fustians, Baratees, and such like *Frankford* Commodities, with store of Rix dollars.

From *Brabant* they return for the most part ready Mony with some Tapestries, and Hullshop. Yea some of our Herring are carried as far as *Brazeile*.

And that which is more strange and greatly to our shame, they have four hundred ships with fish, which our men of *Tarmouth* within ken almost at land do vent our Herrings amongst us here in *England*; and make us pay for fish taken upon our own cost ready Money, wherewith they store their own country.

4. Encrease of Towns and Fortes.

BY this their large extent of Trade, they are become as it were Citizens of the whole World, whereby they have so enlarged their Towns, that most of them within these four hundred Years are full as great again as they were before; *Amsterdam, Leyden, and Midleburgh* having been lately twice enlarged and their Streets, and Buildings so fair, and orderly set forth that for Beauty and Strength, they may compare

compare with any other in the World, upon which they bestow infinite Sums of Money, all originally flowing from the bounty of the Sea, from whence by their labour and industry they derive the beginning of all that wealth and greatness, and particularly for the Havens of the aforelaid Towns, whereof some of them cost 40, 50, or 100000 £. Their Fortifications also both for number and strength, upon which they bestowed infinite Sums of Money, may compare with any other whatsoever.

5. *Encrease of Power abroad.*

Such being then the number of the Ships, and Mariners, and so great their Trade occasioned principally by their fishing; they have not only strengthened, and fortified themselves at home to repel all torrein Invasions, as lately in the War between them, and *Spain*, but have likewise stretched their power in the *East* and *West-Indies*, in many places whereof they are Lords of the Sea Coasts, and have likewise fortified upon the Main, where the Kings, and People are at their Devotion. And more then this, all neighbour Princes in their differences, by reason of this their power at Sea, are glad to have them of their party. So that next to the *English*, they are now become the most redoubted Nation at Sea of any other whatsoever.

6. *Encrease of publick Revenue.*

Moreover how mighty the publick Revenue, and Customs of that State are increased by their fishing, may appear in that above thirty Years since, over and above the Customs of other Merchandise, Excises, Licenses, Wastage, and Lastage, there was paid to the State for Custom of Herring and other Salt-fish above 300000 £ in one Year, besides the 10th fish, and Cask paid for wastage, which cometh at least to as much more among the *Hollanders* only, whereunto the 10th of other Nations being added it amounteth to a far greater Sum.

We are likewise to know that great part of their fish is sold in other Countries for ready Money, for which they commonly export the finest Gold and Silver, and coming home Recoin it of a baser alloy under their own Stamp, which is not a small means to augment their publick Treasure.

7. *Encrease of private Wealth.*

As touching their private wealth, if we consider the abundant store of Herrings, and other fish by them taken, and the usual prices they are sold for, as also the multitude of Tradefmen and Artizans, that by reason of this their fishing are daily set on work; we must needs conclude that the gain thereof made by private Men must of necessity be exceeding great, as by observing the particulars following will plainly appear.

During the Wars between the King of *Spain*, and the *Hollanders* before the last Truce, *Dunkirk* by taking, spoiling, and burning the Busses of *Holland*, and setting great Ransome upon their fishermen, enforced them to compound for great Sums that they might fish quietly for one year, whereupon the next year after the fishermen agreed amongst themselves to pay a Dollar upon every last of Herrings, towards the maintenance of certain Ships of War, to wait and secure them in their fishing, by reason whereof there was a record kept of the several lasts of Herrings taken that year, and it appeared thereby that in one half year there were taken 30000 lasts of Herrings; which, at twelve pound *per* last, amounteth to 3600000. and at 16, 20, 30 £ the last they are ordinarily sold, then transported into other Countries it cometh at least to 5000000 £. Whereunto if we add the Herrings taken by other Nations, together with the Cod, Ling, Hake, and the fish taken by the *Hollanders*

and other our neighbours upon the *British* Coasts all the year long, the total will evidently arise to be above 100000000£.

The great trade of fishing employing so many Men, and Ships, at Sea, must likewise necessarily maintain as great a number of Tradesmen, and Artizans on land, as Spinners, Hemp-winders to Cables, Cordage, Yarn-twine for Nets and Lines, Weavers to make Sail Cloaths, Cecive Packers, Tollers, Dressers, and Couchers to sort, and make the Herring lawful merchandize. Tanners to tan their Sails and Nets, Coopers to make Cask, Block, and Bowle makers for Ships, Keelemen, and Labourers for carrying, and removing their fish, Sawyers for planks, Carpenters, Shipwrights, Smiths, Carmen, Boatmen, Brewers, Bakers, and a number of others, whereof many are maimed persons and unfit to be otherwise employed. Besides the maintenance of all their several Wives, and Children, and Families. And further every Man and Maid-servant, or Orphant having any poor Stock, may venture the same in their fishing Voyages which affords them ordinarily great increase, and is duly paid according to the proportion of their gain.

8. *Encrease of provision.*

AND to conclude it is manifest that *Holland* only affording in it self some few Hops, Madders, Butter and Cheese, aboundeth notwithstanding (by reason of this Art of fishing) in plentiful manner with all kind of provisions as well for life, as in Corn, Beef, Muttons, Hides, and Cloaths, as for luxury in Wines Silks, and Spices, and for defence as in Pitch, Tar, Cordage, Timber. All which they have not only in competent proportion for their use, but are likewise able from their several Magazines to supply their neighbour Countries.

The premises considered it maketh much to the ignominy, and shame of our *English* Nation, that God and Nature offering us so great a Treasure, even at our own Doors, we do notwithstanding neglect the benefit thereof, and by paying Money to Strangers for the fish of our own Sea, impoverish our selves to make them rich. Infomuch that for want of industry, and care in this particular 225. fisher Towns are decayed and reduced to extreame poverty, whereas on the contrary by diligent endeavouring to make use of so great a blessing, we might in short time repair these decayed Towns of the Kingdom, and add both Honour, Strength, and Riches to our King and Country, which, how easily it may be done, will appear by some few observations following.

By erecting two hundred and fifty Busses of reasonable strength, and bigness there will be employment made for a 1000. Ships, and for at least 10000 Fishermen and Mariners at Sea, and consequently for as many Tradesmen and Labourers at Land.

The Herrings taken by the Busses will afford his Majesty 200000£ yearly Custom outward, and for Commodities returned inward 30000£ and above.

We have timber sufficient, and at reasonable rates growing in our own Kingdom for the building of Busses, every Shire affordeth hardy and able Men, fit for such employment, who now live poorly, and idle at home.

We have Victuals in great plenty sold at easie rates without payment of Excises, or Impost.

Our Shoars and Harbours are near the places where the fish do haunt.

For Drink, or Nets, Salting, and packing our fish, and for succour in stress of weather, we may bring our fish to Land, salt and pack it, and from some parts of his Majesties Dominions be at our Markets in *France*, *Spain*, or *Italy*, before the *Hollanders* can arrive in *Holland*.

We have means to transport our fish into some Northern Countries, where the *Hollanders* seldom or never come. And though we had as many Busses as the *Hollanders*, yet there is vent for all, or more, for in the East and Northern Countries, and in many other places, Herrings are every daies meat, Winter and Summer, as well to draw on drink as to satisfy hunger, and in most places the greatest part of the year

year they be scarce to be had, for presently after *Michaelmas* the Sound and Rivers are frozen up, so as no Herrings can be transported into 20 several Kingdoms, and free States until *July*, which is for thirty weeks space together, so that when Lent comes there are few to bought for Money.

Lastly, since by care and industry we gained from the *Flemmings*, doubtless so by the means we may as easily grow expert in the Art of Fishing, and in time make it a staple Commodity of our own.

But this we shall the better and sooner do, if we consider, and endeavour to reform certain wants and abuses which hitherto have hindred us from effecting that good, and great work, whereof these that follow are none of the least.

1. General liberty of eating flesh contrary to old Custom, and the Statute Laws provided for observing Fish days, from whence our scarcity and dearth of fish proceedeth; for where flesh is ordinarily spent fish will not be bought, and want of sale decayeth all trade, gain being the nurse of Industry.

2. Want of order and discretion in our fishing, every Man being left to himself, and permitted to fish as best liketh him: Whereas amongst the *Hollanders*, two of the best experienced Fishermen are appointed to guide the rest of the fleet, all others being bound to follow them, and to cast their lines according to their direction.

3. The *Hollanders* and other Nations set forth with their Busses in *June* to find the shoal of fish, and having found it, dwell amongst it till *November*, whereas we stay till the Herring come home to our road steads, and sometimes suffer them to pass by ere we look out, our Herring fishing containing only seven weeks at the most, and theirs twenty.

4. The *Hollanders* Busses are great and strong, and able to brook foul weather, whereas our Cobles, Crayers and Boats being small, and thin sided, are easily swallowed by a rough Sea, not daring to adventure far in fair weather by reason of their weakness for fear of storms.

5. The *Hollanders* are industrious, and no sooner are discharged of toding, but presently put forth for more and seek for Markets abroad as well as at home; whereas our *English* after they had been once at Sea, do commonly never return again until all the Money taken for their fish be spent, and they in debt seeking only to serve the next Market.

6. The *Hollanders* have certain Merchants who during the Herring season do only come to the places where the Busses arrive, and joyning together in several Companies, do presently agree for the lading of 30 or 40. Busses at once, and so being discharged they may speedily return to their former Shipping; whereas our fishermen are uncertain of their Chapmen, and forced to spend much time in putting of their fish by parcels.

These and other defects would carefully be taken into consideration, and certain orders made to make our fishing prosperous, and successful, especially considering the careful mischiefs, the neglect hereof hath brought to the King and Kingdom in general, and to many good Towns, and Corporations in particular, as by authority even of Parliament it self in the Statute of 33. *Hen. 8.* is plainly testified, which I have summarily here set down to avoid the prolixity of the original.

Because the *English* fishermen dwelling on the Sea Coasts did leave off their trade of fishing in our Seas and went the half Seas over, and thereupon the Seas did buy fish of *Pickards*, *Flemmings*, *Normans*, and *Zelanders*, by reason whereof many incommodities did grow to the Realm, viz. the decay of the wealth and prosperity as well of the Cinque Ports, and Members of the same, as of other Coast Towns by the Sea side, which were builded, and inhabited by great multitudes of people by reason of using and exercising the craft and feat of fishing. Secondly, the decay of a great number of Boats and Ships. And thirdly, the decay of many good Mariners both able in body by their diligence, labour, and continual exercise of fishing, and expert by reason thereof in the knowledge of the Sea Coasts, as well with-

in

in this Realm, as in other parts beyond the Seas. It was therefore enacted that no manner of persons *English, Denizens, or Strangers* at that time, or any time after dwelling in *England*, should buy any Fish of any Strangers in the said Ports of *Flanders, Zeland, Picard, France*, or upon the Sea between shoar and shoar, &c.

1. Mar. Ca. 14.

This Act by many continuances was continued from Parliament to Parliament, until the first of Queen *Mary*, and from thence to the end of the next Parliament, and then expired.

For conclusion, seeing by that which hath formerly been declared, it evidently appeareth that the Kings of *England* by immemorable prescription, continual usage, and possession, the acknowledgment of all our Neighbour States, and the Municipal Laws of the Kingdom have ever held the Sovereign Lordship of the Seas of *England*, and that unto his Majesty, by reason of his Sovereignty, the Supream Command and Jurisdiction over the passage, and fishing in the same rightfully appertaineth, considering also the natural scite of those our Seas that interpose themselves between the great *Northern* Commerce of that of the whole World, and that of the *East, West, and Southern* Clymates, and withall the infinite Commodities that by fishing in the same is daily made. It cannot be doubted but his Majesty, by means of his own excellent Wisdom and Vertue, and by the Industry of his faithful Subjects and People, may, without Injustice to any Prince or person whatsoever, be made the greatest Monarch for Command and Wealth, and his people the most opulent and flourishing Nation of any other in the World. And this the rather, for that his Majesty is now absolute Commander of the *British* Isle, and hath also enlarged his Dominions over a great part of the *Western Indies*; by means of which extent of Empire, (crossing in a manner the whole Ocean) the trade, and persons of all Nations (moving from one part of the World to the other) must of necessity, first, or last, come within compass of his power, and jurisdiction.

And therefore the Sovereignty of our Seas being the most precious Jewel of his Majesties Crown, and (next under God) the principal means of our Wealth and Safety, all True *English* Hearts and Hands are bound, by all possible means and diligence, to preserve and maintain the same, even with the uttermost hazard of their Lives, their Goods and Fortunes.

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By *JOHN MARIUS* publick Notary.

The Fourth Edition, very much enlarged and corrected by the Author.

The like never before Published by any.

L O N D O N,

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in *Cornhill*, 1684.

Содержание

THE CHANCE

TO THE READER.

IN the year 1651. I put forth a small Treatise concerning Bills of Exchange, which having found good acceptance by all in whose hands it came, (that ever I could hear of,) and being since much solicited by some to enlarge upon that Theme, that I might be serviceable in my generation, and for the more general good of all, I have yielded to their desires; for whereas I did in the first Impression mention onely some Customs of Merchants concerning Bills of Exchange, I have now in this second not onely comprised what was formerly handled, and something enlarged upon the same, for the better understanding thereof, but also added very much in setting down the nature of Exchange, the several denominations and kinds thereof, the Pair of some Countries, the proper appellations and names of those persons which do negotiate by Exchange, how many persons are therein active, divers Cases propounded and resolved, Objections answered, to know when any Bill will fall due, Monies taken up by Letters of credit, two perfect Tables of the just day from New stile to Old stile throughout the year, which may serve as an indifferent Judge between party and party, and full directions almost in all cases that may happen in Bills of Exchange, usefull as well to the Merchant-man, as to the Notary and others, for I have in a manner gone through the whole body of Exchange; As for Attachments, and some few other cases on Bills of Exchange, I have purposely omitted, lest I should give occasion to any turbulent spirit to make contest where none need; The right dealing Merchant doth not care how little he hath to doe in the Common Law, or things of that nature; neither have I herein set down several instances of exchanges of one Town or Country with another, to shew what the parcel will amount unto with the exchange from one sort of Money or species to another, in regard the same hath been already published by divers, especially by Mr. Lewis Roberts in his *Map of Commerce*, printed in the year 1638. but I have given my advice in the practical part of Exchanges,

To the READER

Exchanges, according to the Custome of Merchants used in *England*; And I have generally backed my advice with some reasons, which amongst wise men is esteemed more prevalent than Law it self; I dare warrant the proceedings of any that shall walk after this my advice to be good and justifiable by the Law of Merchants, but I think I need not hang a bush, if the palate be right, I know the wine cannot be disrelished; It is the Crop of four and twenty years experience in my imployment in the Art of a Notary publick, which I am, and do yet practise at the Royal Exchange in *London* both for Inland and Outland Instruments. Reader, let not one perusal suffice thee, this labour is mine, the gain will be thine, I am but the Adviser, be thou the Advised by

JOHN MARIUS.

THE



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ADVICE.

ADVICE

CONCERNING

Bills of Exchange.

Exchange Excellent and Necessary.

EXCHANGE is by some held to be the most mysterious part of the Art of Merchandizing and Traffick, being grounded upon Custom and Experience; and the Necessity and Commodiousness of EXCHANGES is seen, in that it hath found a general allowance in all Countries time out of mind, and yet is maintained with the general consent of all, for it prevents the danger and adventure of carriage of Monies from one City or Country to another.

And this is done only by two or three lines written on a small peice of paper, termed, *A Bill of Exchange*; which is so noble and excellent, that though it cannot properly (as I conceive) be called a *specialty*, because it wanteth those formalities which by the common-Law of *England* are thereunto required as seal, and delivery, and witnesses; yet it is equivalent thereunto, if not beyond, or exceeding any specialty or bond, in its punctuality and precise payment, carrying with it a commanding power, though directed from the Servant to the Master; for if by him accepted, it concerneth him every whit as much to see it be paid with honour at the time, as the Servant can desire, or the party to whom it is payable can expect, in regard the Acceptors Credit lieth at stake. And if he fail of payment at the precise day, presently there will issue forth a *Protest*, which may tell tales, and soon make a Dilemma in his Commerce; for he must not expect to continue his Credit long, that doth not pay his accepted Bills at the time appointed, and besides his own, his Servant or Friend, the Drawers Credit will also be wounded; besides the charges which are incident thereunto, and unavoidable payment of Principal and Charges at the end, if the party or parties are able; for both Acceptor and Drawer are bound untill payment, as shall be more particularly shewed in this ensuing Treatise: Thus much in general, for I love not to spend more words than need, or to tell a large story to little or no purpose.

Exchange what it is.

REAL Exchange, is nothing else, but to give or take up Money in one City or Town, to the end to have again, or to restore the just value thereof in Money in another Town, according to the price which shall be agreed upon between the taker and the deliverer, to allow or pay for the Exchange of the Money, and the loss of time, which will be from the time that the Money is taken up or delivered, untill it be restored or received again.

Inland

Inland and outland Bills all alike.

AND by this it appeareth, That a Bill of Exchange which shall be made for Monies taken up at *Edenborough, York, Bristol, Exon, Plymouth, Dover*, or any other part of *England* or *Scotland*, and payable at *London*, is in all things as effectual and binding as any *Bill of Exchange* made beyond the Seas, and payable here in *England*, which we use to call an *Outland Bill*, and the other an *Inland Bill*, both the *Inland* and the *Outland* being made for Monies taken up by Exchange: And Exchange of Monies being a thing which may be done as well from one Town to another, as from one Countrey, Kingdom, or Nation to another, it must needs be, that the Bills of Exchange which shall as well be made at one part as at another (I mean *Inland* and *Outland*) ought to be esteemed of equal worth, and the custome of Merchants on both equally observed; howbeit Mr. *John Trenchant* in his Book of Arithmetick Printed at *Lions* in Anno 1608. saith, that an Exchange made in the same Realm, as from *Lions* to *Paris*, is not real, for that the real Exchange is appointed onely for Exchange between Towns in subjection unto divers Lords, who do not allow Monies to be transported out of their own Territories, or because the Monies from one place are not conveyed to the other without great loss.

Four Persons to make an Exchange and how called.

Ordinarily there are four Persons requisite to be employed in the taking up or remitting any parcel of Money by Exchange, (besides the Broker which doth procure the parcel) as namely, two at the place where the Money is taken up, and two at the place where the Money is payable. 1. The party which doth deliver the Money by Exchange, whom we use to call the Deliverer, or the Giver, (and the French, *le banquier*,) because there are which do keep a stock of Money onely to Negotiate by Exchange (as our Usurers do Money to deliver at Interest) although these Bankers will as well take up as deliver Monies by Exchange, according as they see it most advantagious unto them, by the rise or fall of the price of Monies by Exchange. 2. The taker or party which doth receive or take up Money by Exchange, and this party we usually call the Drawer, because he may be said to be the chief occasion of the draught of those Monies from one place to another by virtue of his *Bill of Exchange*. 3. The party which is to repay the Money, or he upon whom the *Bill* is drawn, or to whom the *Bill of Exchange* is directed. And fourthly, The party to whom the Money is made payable, or he to whom the *Bill* is sent to get accepted, and to receive the Money when due according to the *Bill*. So that by setting down these four parties, and what use there is of them in Exchange of Monies, it is apparent, that there must be a correspondency and familiar acquaintance held between the party which doth deliver Monies by Exchange, and he to whom the same is made payable; and the party which doth take up Monies by Exchange, and he on whom the *Bill* is drawn.

Three Persons to make an Exchange.

BUT sometimes there are but three persons needfull in the doing a parcel of Money by Exchange; as First, the Taker; Secondly, the Deliverer; and Thirdly, the party on whom the *Bill* is drawn. First, the Taker, he makes and subscribes a *Bill of Exchange* for so much Money by him received of the Deliverer; Secondly, the Deliverer, he orders the *Bill* to be made payable to himself, or Assigns for the value of himself; and Thirdly the party that is to pay the *Bill*; for the Taker he directs the *Bill* to his Friend, or Servant to pay the same. Now this way of Exchange is very usefull, according as occasion

caſion may be. For ſuppoſe I were to go from *London* to *Plymouth*, there to imploy ſome Monies in the buying of ſome Commodity; I deliver my Monies here in *London*, to ſome body who giveth me his *Bill of Exchange* on his Friend, Faſtour, or Servant at *Plymouth* payable to my ſelf; ſo I carry the Bill along with me, and receive my Money my ſelf by virtue thereof at *Plymouth*.

Another way, wherein onely three perſons are needfull in the Negotiation of Monies by Exchange: namely, Firſt, the Drawer. Secondly, the party on whom it is drawn. Thirdly, the party to whom it is payable. Firſt, the Drawer having Monies in his hands belonging to the party to whom he orders the Bill to be paid; doth make a *Bill of Exchange* himſelf, confeſſing the value received in his own hand. Secondly, charging it on his Friend, or Faſtour. Thirdly, payable to the party to whom he was indebted. There is yet one way more, wherein Monies may be remitted by Exchange onely with the help of three perſons. 1. The Taker; 2. The Deliverer; 3. The party to whom payable. As thus: If I were at *Dartmouth*, or *Exon*, and intended to come to *London*, I would take up Monies by Exchange at *Dartmouth*, or *Exon*, and ſubſcribe *Bills of Exchange* for the ſame, confeſſing the value received of the Deliverer, directed or drawn on my ſelf, payable to whom the Deliverer ſhould appoint in *London*.

Two Perſons to make an Exchange.

Likewiſe a parcel of Money may be done by Exchange between two perſons: Firſt, the Drawer, and Secondly, the party on whom it is drawn; the Drawer he makes a *Bill of Exchange* payable to himſelf, or order for the value in himſelf, and ſubſcribes the Bill, and directs it to the party that oweth him Money, and is to pay it by Exchange, by which Bill (when the party on whom it is drawn hath accepted it) he becometh debtour to the Drawer, and he, before the Bill falls due, doth Negotiate the parcel with another man, and ſo draws in the Money at the place where he liveth, and makes onely an Assignment on the Bill, payable to him of whom he hath received the value. The uſefulneſs of framing *Bills of Exchange* after theſe ſeveral forms before-mentioned, will be found out according as each man's occaſion ſhall preſent in his Trade and Commerce by Exchange, which is ſo neceſſary, as that there is ſcarce a Merchant but at ſome time or other, one way or other, doth either receive or pay Monies by *Bill of Exchange*.

All theſe manner of Exchanges before mentioned are termed *Real Exchange*, becauſe it is a thing really done, and the Money really Exchanged from one place to another.

There are other Exchanges of Monies, ſo called (but improperly) as *Dry Exchange*, feigned or imaginary Exchange, and ſmall or petty Exchange.

Dry Exchange.

DR Y Exchange, is, when I, having occaſion of Monies, deſire a Banker to lend me 100 *l.* at Intereſt for a certain time; the Banker unwilling to deliver at Intereſt, offers me 100 *l.* by Exchange for *Amſterdam*, whereunto I agree; but I having not any correſpondence there, the Banker bids me make my *Bills of Exchange* for ſo much Money to be paid at double or treble uſance at *Amſterdam*; by any imaginary body, at the price the Exchange ſhall there go at, which I do; the time being run out, comes a Proteſt from *Amſterdam* for non-payment, with their Exchange of the Money from *Amſterdam* to *London*; All which with coſts I muſt repay him here in *London* for the Money he lent me.

Feigned Exchange.

FEIGNED *Exchange*, is when I owe a Banker Monies, and have no Money at present to pay; I desire time, the Banker grants it me; But I am bound to pay him his Money by Exchange at the time at *Roan*, yet we are agreed between our selves, that if I pay it him here in *London* at the time, then I am free, otherwise I am bound as above. In the interim, the Banker writes to his Friend at *Roan*, that against such a time he do send him from thence a *Bill of Exchange* for the like Sum; Feigning that he oweth it him there. After the time is expired, comes a *Bill of Exchange* from *Roan*, to pay here so much as he owed there, with the rechange; all which the Banker puts to my Accompt, all which the Banker *per* our Agreement will force me to Pay in case I do not pay him here at time agreed upon.

Petty Exchange.

PETTY *Exchange* is the changing of one sort of Money for another, as to Exchange 20 s. in Silver, for 21 s. in Brass or Copper Farthings, and the like. But these three last mentioned kinds of Exchanges, I intend not to insist upon in this ensuing Treatise, in regard they are not so commendable as the Real Exchange, nor (as I conceive) much practised in these parts.

Pair.

PAIR (as the *French* call it) is to equalize, match or make even the Money of Exchange from one place with that of another place, when I take up so much Money *per Exchange* in one place, to pay the just value thereof in other kind of Money in another place, without having respect to the price current of Exchange for the same, but onely to what the Monies are worth, and do currently pass for in each place; according whereunto is easily found out the profit and loss, which from time to time is made in whatsoever parcels of Money drawn or remitted by Exchange: And it is likewise termed delivering Money at *Pair*, when there is received in one Town just so much Money as was delivered by Exchange in another Town; As when I deliver by Exchange 100 l. sterling at *York* to receive 100 l. sterling at *London*, which is done onely by the loss of time.

For what Parts the Exchange is made.

THE price of Exchange of Monies from one Country to another, is usually made from and to the most eminent Cities or Towns, in each place or Country where Commerce and Trade is held between Merchants in Exchange of Monies; And the Trade ceasing at any Town, the price current of Exchange for that Town ceaseth with it: As for instance, when the *English* Merchant Adventurers had their Factours and Company at *Delft*, then there was a price current of Exchange from *London* to *Delft*; but the Company removing from *Delft* to *Rotterdam*, there they are at present, there is now no price current of Exchange from *London* to *Delft*, but from *London* to *Rotterdam*.

Upon what the Exchange is valued.

NOW most Countries using several kinds of Monies, different in value one from another, the Exchange is valued or rated upon some one certain, most considerable Species or sort of Money for each Country or Town, as followeth.

The Exchange of Monies from *London* to *Antwerp*, *Amsterdam*, *Middleborough*, *Lisse* and *Rotterdam*, is usually accounted and valued on the Pound Sterling of 20 s. *English* Money; that is to say, to pay after the rate of so many Shillings, and so many Pence *Flemish* Money for every Pound Sterling: The Exchange

Exchange from *London* to *Hamborough* is on the Pound Sterling to pay so many Shillings, and so many Pence *Hamborough* Money per Pound Sterling, which differeth something from the *Flemish* Money: The Exchange from *London* for *Paris* and *Roan* is valued on the *French* Crown; that is, to pay so many Pence, and so many parts of a penny sterling for every *French* Crown: The Exchange from *London* to *Venice* is made on the Ducat, so many pence and parts of a penny sterling for every Ducat: And the Exchange from *London* to *Ligorn* is made on the Dollar or peice of Eight, to pay so many pence and parts of a penny sterling for every Dollar; and these are the most usual places, for which there is a price currant of Exchange at *London* at present.

The Pair of several Countries.

THE Pair at *Antwerp*, *Amsterdam*, *Middleborough*, *Lisle* and *Rotterdam*, with our Pound sterling, is thirty and three shillings and four pence *Flemish* to a Pound sterling, which thirty three shillings four pence *Flemish*, do make ten Gilders, at 2 s. sterling the Gilder, or ten Livers *Tournois*.

Pair at France.

THE Pair at *Paris*, *Roan*, and other Parts of *France* with our sterling Money is at 71 soulz the Crown, or 6 s. sterling the *French* Crown of three Livers *Tournois*, which three Livers make 6 s. sterling, every Liver at 2 s. sterling, and every ten soulz *French* reckoned at twelve pence sterling.

Pair at Ligorn.

THE Pair at *Ligorn* with our sterling Money is at four shillings and six pence, or fifty and four pence per Dollar or piece of Eight.

Pair at Venice.

THE Pair at *Venice* with our sterling Money is at six Livers and four soulz of *Venice* per Ducat, or 4 s. 3 d. or fifty one penny sterling per Ducat.

Pair between Antwerp and Paris, or any Part of France.

THE *French* Crown of 60 soulz, or three Livers *Tournois*, wherein Exchanges are usually made for *France*, is worth soulz 89 $\frac{37}{100}$ gros of *Antwerp*, which is indeed the true value of the Crown; If then the Bill of Exchange be made for less than 89 $\frac{37}{100}$ gros per Crown of 3 l. *Tournois*, there is a loss thereby, and if for more there is a gain; So that 89 $\frac{37}{100}$ gros, being the Pair in Exchanges between these two Countries, in the Crown of *France*, and in the Gros of *Antwerp*, you may presently see whether there be loss or gain by any parcel done by Exchange; And the like may be done between any other two places, having first found out the Pair or equalizing the Money of one Country with the Money of the other Country where the Exchange is to be made, and knowing at what price the Exchange then goeth, the loss or gain will soon appear. But this Pair being grounded principally upon the currant value of Coins, the plenty and scarcity thereof, the rising and falling, inancement and debasement of the same, it must necessarily follow that the same is subject unto change, as experience doth shew.

Hamborough Pair.

TWENTY shillings sterling for *Hamborough* at Pair is wont to be reckoned four Rix Dollars, which makes *Flemish* 33 s. 4 d.

Receive

Receive your Money before you part with your Bill, by Assignment to receive the Money elsewhere.

When a Bill of Exchange is due, and the party to whom it is payable, or his Servant comes for the Money to the party who hath accepted the Bill, and ought to pay the same, demanding payment thereof; and he writes him a Note to go to a Gold-smith, or to such a place to such a man, and there orders the Money to be paid: Or that he gives him another Bill of Exchange due upon another man, and sets his name on the backside thereof, leaving some space above his name to make a Receipt for the Money, as is usual so to do, I would advise the party, who is to receive the Money, to keep his Bill (I mean the first mentioned Bill of Exchange) in his Custody, untill he have received his Money by Assignment, as above, and then he may either leave his Bill with the Gold-smith, or Party of whom he hath received the Money, or else he may carry the Bill back to the party which gave him the Note, or other Bill of Exchange to receive the Money by, according as he shall order him: But I should not advise to part with the first mentioned Bill, and to give it up to the party on whom it is drawn, upon the receipt of his Note, or other Bill of Exchange for the Money, untill such time as he be actually possessed of his Money. I know the contrary is sometimes practised, namely, upon the receipt of such a Note, &c. to give up the Bill of Exchange, but then here is the inconvenience, If the Money be not presently paid me at the time, upon such a Note, &c. I am hindered from protesting my Bill of Exchange which I have deliver'd up, as satisfied; and so, whereas I had before both the Drawer and Acceptor bound (and it may be the Endorsers also) I have now onely the Acceptor, upon this single-sold Note, &c. And if the Acceptor, or party on whom my Bill is drawn, in this case of Assignment, will not trust me with his Note, &c. whereby to go to receive my Money, I have less reason to trust him with my Bill of Exchange before I have my Money; for, should I receive my Money upon his Note, &c. and afterwards not deliver him up his Bill of Exchange, if I am a solvable man and of known residence, his Bill will do me little good, for the payment will appear by the testimony of the Gold-smith, or party that paid the Money upon, the Note, &c. but I deliver up my Bill upon receipt of his Note, &c. and then have not my Money, I must rest onely upon him for my Money, and dance after his pipe, which I conceive not convenient; onely I conceive it good for the party that makes such a Note, to mention in it the parties name to whom the Money is to be paid, and upon payment of the Money, to take up that Note and Bill of Exchange, and then there can be no danger: But suppose I give such a Note to receive the Money by, not mentioning in it to take up my *Bill of Exchange*, the party to whom I give this Note, receives the Money, assigns his *Bill of Exchange* which he hath on me, to another man, and plays the Knave and absents himself; Cannot this other man sue me for the Money on my accepted Bill? I answer, he can, and therefore it is good to know the party to whom I give such a Note, and mention in my Note, that upon payment of the Money, the Gold-smith, &c. do take up my *Bill of Exchange* with that Note. But now if he give me another *Bill of Exchange* to receive my Money by, and I go to the party to whom it is directed, and he do not presently pay me, (it being the third day after the Bill is due) I ought presently the same day, and in convenient time of the day, to carry back the Bill to the party of whom I received it, that so he may cause the same to be protested for non-payment if he please, and may not be any-ways prejudiced through my detention of his Bill beyond the due time; And usually the party of whom I do receive such a Bill to go for the Money, doth give me order, in case I have not my Money paid me, either to bring him back the Bill again, or else to carry it to a Notary to be protested, and come to him and he will pay me, which if he doth not, and that it be
the

Advice concerning Bills of Exchange.

7

the third day of my Bill, I must likewise Protest it against him for want of present payment.

Several Forms of BILLS of EXCHANGE in several Languages.

Laus Deo, in London, this 16 of Novemb. 1654 for 100 l. sterling.

AT six days sight pay this my first Bill of Exchange to Mr. *Abraham P.* or Assigns, One hundred pounds sterling for the value here received of Mr. *John D.* make good payment, and put it to Account as per Advice.

To Mr. *Francis W.*
Merchant dd.

Your loving Friend
William M.

P^{ma}. in
Exon.

Laus Deo, in London, the 16 of November 1654 for 100. l. sterling

AT six days sight pay this my second Bill of Exchange (my first not paid) to Mr. *Abraham P.* or Assigns, One hundred pounds sterling, for the value here received of Mr. *John D.* make good payment, and put it to Account as per Advice.

To Mr. *Francis W.*
Merchant dd.

Your loving Friend
William M.

S^{da}. in
Exon.

If he which doth underwrite the Bill is to make himself Debitour, then he writeth in the Bill, *And put it to my Account*; but if he which ought to pay it, and to whom it is directed, is Debitour unto the Drawer, then he writes, *And put it to your Account*: Also sometimes it is expressed in the Bill thus, *And put it to the Account of such an one.*

Laus Deo, in London this 17 November, 1654. for 100 l. at 36 s. 8 d. Flemish per pound.

AT Usance pay this my first Bill of Exchange to Mr. *Cornelius Vande B.* or order One hundred pounds sterling at 36 s. 8 d. Flemish per pound sterling, for the value here received of Mr. *John C.* make good payment, and put it to Account as per Advice.

To Mr. *Peter E.*
Merchant dd.

Your loving Friend
Thomas D.

P^{ma}. in
Amsterdam.

The second Bill is the same with the first Bill, onely with this alteration and addition.

At Usance, not having my first, pay this my second Bill of Exchange to Mr. *Cornelius Vande B.* or order, &c.

Laus Deo, in London adj. 17 Novemb. 1654. for 333 $\frac{1}{3}$ ∇ . at 52 d. ster. per ∇ .

AT double Usance pay this my first Bill of Exchange unto Mr. *Robert A.* or Assigns, the sum of three hundred thirty and three Crowns, and one third, for the value here received of Mr. *Henry B.* and put it to Account as per Advice.

To Mr. *Charles D.*
Merchant

Your loving Friend
Richard C.

P^{ma}. in
Rouen.

D

Laus

Laus Deo, in London adj. 17. Novemb. 1654. for D^{ts} 564 $\frac{1}{4}$ at 51 d. $\frac{1}{2}$ sterling per D^t.

Three Months after date pay this my first Bill of Exchange to Mr. Daniel A. or order Ducats Five hundred threescore and four and one quarter in *banco* for the value here received of Mr. John B. and put it to Account as per Advice.

To Mr. Thomas D.
Merchant

William C.

^{p^{ma}.} in
Venice.

Ihus Malaga 13 Noviembre, 1654. A^o Son 132 l. 7 s. 6 d.

A Quarenta dias Vista pagara V. M. por esta mi tercera no aviendo pagado por la primera y segunda ala Voluntad de Diego P. Ciento treynta y dos libras sete sueldos y seis peniques esterlinos Valor aqui recevida de Henrique G. y a su tiempo ara V. M. buen pago asentandolas como aviso Xpto con todos.

Antonio de S.

A Juan D.
^{g^{de}.} Dios
Londres.

Adj. 18 Augusti, 1654. In Venetia D^{ti} 1000. a d. 54 per D^{to}.

A Ufo pagate per q^{ta}. ^{p^{ma}.} di Cambio alli SSⁿⁱ. f de V. & figli d' Ham^o. (o) chi ordineranno Dⁿⁱ. Mille a d Cinquanta quatro per D^{io}. valuta Cont^{mi}. e ponete Come vi s' avisa a dio.

Tomaso D.

Al Mag^{co}. S^{re}. Ricardo W.
^{p^{ma}.} in
Londra.

The Assignment on the backside thereof is thus.

ET per noi pagate il contenuto di questa senza altra procura al Sr. Gio. W. Cambiati con Sr. Francisco R. Hamburgo 28 Augusti, 1654. per F. de V. & figli.

Livorno, the 21 Novemb. 1654. per L. 239—13—9 sterl. a 59 d. D^{ol^r} 975.

Three Months after date of this my first Bill of Exchange, my second or third not being paid, pay unto Mr. William G. or Assigns, the sum of Two hundred thirty and nine pounds, thirteen shillings, and nine pence sterling, for the value received here of Mr. Thomas W. placing it to Account as per Advice.

To Mr. Robert B.
Merchant

Thomas S.

^{p^{ma}.} in
London

Amsterdam adj. 27 Octob. 1654. Voor 100 l. sterl.

OP ufo betaelt desen myne eersten wisselbrief aen Sr. Ian E. oft ordre Hondert ponden sterlincx Valuta Van Sr. Robert G. stelt op myn rekeninge als per advys.

Erfamen Sr. Willem S.
Coopman

Martin P.

^{p^{ma}.} tot
London.

A Paris

Advice concerning Bills of Exchange.

9

A Paris Ce 10 Juillet 1654. pour 450, ▽ a 52 d. sterl. per ▽.

A Double usance payez per ceste premiere de change a Monsr. Paul M. ou a son ordre quatre Centz Escus a Cinquante deux deniers sterlings pour Escu, valeur recceu de Monsieur Francois L. & passez compte suivant l'advys de,

Monsieur
Monsieur Guillaume G.
Merchant

Ure treshumble serviteur
Daniel F.

^a
p^{ma}. Londres.

If there be an Assignment on the backside thereof, it runs thus.

Le Contenu de ceste payez au Sr. Pierre H. ou ordre valluer du Sr. Jean C. Paris
26^{me}. Novembre 1654. Paul M.

Rotterdam, 2 Oct. 1654. for 200 l. sterl.

A T double usance pay this my first of Exchange to Mr. Roger C. or Assigns, Two hundred pounds sterling for the value received of himself, and put it to Account of G. P. as per advice.

To Mr. Peter H.
Merchant

Your loving Friend
John M.

ⁱⁿ
p^{ma}. London.

If this Bill be negotiated by Exchange, or the Money taken in, and so to be assigned over to another man, the Assignment must be written on the backside of the Bill thus.

Pay the Contents on the other side hereof to Mr. Humfrey N. or Assigns, value of Mr. Joseph B. Rotterdam 4 Oct. 1654. Roger C.

But if Humfrey N. do likewise assign the same Bill for his Account, then he writes onely thus,

Pay the Contents hereof to Mr. John D.

Humfrey N.

Take up Money for another Man how performed.

IF a man would take up Money by Exchange, and he be not well known to the Party that is to deliver the Money; or if the man that would take up the Money by Exchange be not esteemed of sufficient Credit for the same with the Deliverer; and thereupon if the Deliverer of the Money shall desire another man to be bound with the Taker for the Money that is to be delivered by Exchange, and to be his Surety, and engage himself for the Money delivered; this may be done two manner of ways: For first, either the Party who is the principal Taker, may make three Bills of Exchange, first, second and third, all of one tenor and date, for the Money he is to take up, in the usual manner, payable to the Party who is the Deliverer of the Money, or to his order, for the value received of himself; and the Party who is to be bound as Surety, may onely subscribe the third Bill of Exchange with the principal Taker or Drawer, which third Bill the Deliverer may keep by him for his security: Or else secondly, onely two Bills of Exchange (first and second) may be made and subscribed by the principal who takes up the Money, payable to him who is to be the Surety, or his order, for the value of himself, and then the Surety must make an Assignment upon both Bills of Exchange, and make them payable to the party who really and indeed doth deliver the value to the principal Taker, or to whom the same Deliverer of the Money shall appoint, the Surety in the Assignment confessing the value

lue received of the true and real Deliverer of the Money; and in either of these ways, especially in the former of them, the principal is wont to give Bond to the Surety (if he desire it) to save him harmless, according to reason: And both of these ways are good and Merchant-like, though acted variouſly; for by the former way the Deliverer of the Money hath two Men equally bound unto him (by the third Bill) of whom they do confeſs to have received the value, and he that is properly but the Surety hath not the principal Taker or Drawer of the Money bound unto him in or by thoſe Bills of Exchange, but onely by his Bond which he doth make thereupon; but by the latter way, onely the Surety is bound to the Deliverer of the Money by the Affignments which are to be made upon the Bills of Exchange; and the principal Drawer is bound to the Surety by the Bills of Exchange which onely the principal doth ſubſcribe, and wherein he doth acknowledge the value received of the Surety, as is before expreſſed; and in this latter way, if in caſe the Bill be not accepted, and paid according to the tenor thereof, then the true Deliverer of the Monies comes upon the Surety, by virtue of his Affignment, for repayment, and the Surety comes upon the Principal by virtue of the Bill of Exchange by him ſubſcribed, as above. I ſhall not preſcribe either of theſe ways unto any, but ſhall leave it in the choice of every Merchant to follow which of theſe two ways he liketh beſt, and may ſute moſt to his occaſions.

Note in your Book the name and place of abode of him who preſents a Bill to be Accepted.

IT happeneth often in Foreign Bills of Exchange, that they come payable either to the ſame Party that did deliver the value, or to his order; or elſe to ſome other body living beyond the Seas, who uſually doth ſend the firſt Bill of Exchange to ſome Friend here of his in *London*, onely to get accepted, and then to return it him again, that ſo, being accepted, he may the better negotiate the ſame Bill of Exchange again, and take in the value thereof, and make an Affignment for the ſame, either on the accepted Bill, or on the other Bill of the ſame tenor, not accepted, according as occaſion ſhall be: Now, if an Affignment do come on the ſecond Bill, payable to another perſon, without order where to take up the firſt accepted Bill; this ſecond Bill being preſented to the Party on whom it is drawn, to be accepted, he doth deny acceptance thereof, alledging that he hath already accepted the firſt Bill, but he doth not know to whom, or in whoſe hands the ſame firſt accepted Bill doth remain; and thereupon the Party which hath the ſecond Bill, wanting acceptance thereof, doth cauſe Proteſt to be made for non-acceptance; for prevention whereof, and that each party may receive all due content, as is fitting I would adviſe all Merchants that have ſuch Bills of Exchange preſented unto them to be accepted, to note down in their Books the name of the party by whom the ſaid Bill is preſented unto them to be accepted, and his place of abode, that ſo, if in caſe the ſecond Bill be alſo preſented unto them by another party to be accepted, the party on whom it is drawn, and who hath already accepted the firſt Bill, may give answer to him who ſhall preſent the ſecond Bill to be accepted, and acquaint him to whom he hath already accepted the firſt Bill, and where he liveth, that ſo the ſame may appear to be real, and remove ſcruples or doubts, which otherwiſe may ariſe therein; this I conceive is not yet generally praſtiſed and obſerved by all Merchants trading in Exchange, becauſe not commonly known, but it is Merchant-like, and I have ſeen it praſtiſed by ſome Merchants here in *London*, and I perſuade my ſelf it will be willingly embraced by all thoſe that mean honeſtly and endeavour after plain dealing, which cannot but redound to their credit.

Keep Copies of Bills ſent to get accepted.

AS it is commendable (and for the avoiding of doubts, which otherwiſe may be occaſioned) for the party on whom any Bill is drawn, to take notice where

where the party liveth that presents him the Bill to be accepted, which may be easily done, as I have heretofore shewed; so on the other side, when such Bills of Exchange are sent unto any one to get accepted, I advise the party to whom they are sent, upon receipt of his Letter, with the Bills of Exchange, presently to take a Copy of the Bills, *verbatim*, in a Book, which he may keep purposely for such occasions, especially to write down the Names of the several Parties on whom they are drawn, or to whom they are directed, before ever he go about to get them accepted; I confess it is a little pains, and may seem at first hearing useless, but if maturely considered, the benefit will countervail the labour; for by keeping Copies of all Bills of Exchange that do come to my hands, I can always see who are usual Drawers and Deliverers of Money by Exchange, in those places from whence the Bills do come; and if the Bills come from *France* or *Italy*, I can know how the Exchange went then at those places; but especially, if the Bills are sent me onely to get accepted, and then to return them, this Copying of the Bills of Exchange, *verbatim*, in a Book, before you send or deliver them out to the several Parties to whom they are directed to be accepted, is very usefull, thereby to remember where, and to whom you are to call for your Bills again, and to see what Bills you want, which you have delivered out to be accepted, for otherwise you may chance to forget (when the Bills are out of your hands) to whom they were delivered to be accepted, and so be put to a non-plus, when you are to return your Friend an answer, and to give him an account of all those Bills which he sent you to get accepted, especially if you have many Bills sent you at one time: it happened once (as I have heard) that a Merchant had 7 or 8 Bills of Exchange at one time sent him to get accepted, and he accordingly did deliver them out to the several parties on whom they were drawn, to be accepted, but when he was to write his Friend an answer, and return the Bills which were sent unto him, he did miss one of them, and could not in a good while remember with whom he left it, or to whom it was sent to be accepted, because he had not kept any particular notice thereof, which put him to some trouble to recollect himself, and to study where he had been, and with whom he had spoken, and what he had done from time to time, from the time he received the Letter with the Bills of Exchange untill that instant, and at length he did call to mind the name of the Party on whom the missing Bill was drawn, and so sent to him, and had the Bill of Exchange accepted; but before he could remember the party, he was in much perplexity, whereas if he had kept Copies of the Bills, or a breviate or Note of the places, dates, sums, times of payment, drawer and party to whom directed, such perplexity of mind might have been prevented.

Make the Direction of Bills on the inside.

THE Directions of Bills of Exchange is made by the *Italians* and *Dutch* usually on the backside of the Bill, and the *English* in their Outland Bills do (for the most part) write after their Copy, but the *French* do ordinarily write the Direction of their Bill of Exchange in the inside of the Bill beneath on the left hand thereof; and, for my part, I conceive it more convenient to write the Direction of Bills of Exchange under the Bills on the left hand, according to the custome of the *French*, and of our *English* Inland Bills, than on the middle on the backside, as *Italians* and *Dutch* do use to do; for the paper being but little on which a Bill of Exchange is usually made, if the Direction be on the backside, there remaineth small place to write Assignments upon, and a Receipt for the Money, when paid; whereas if the direction be written on the inside of the Bill, all the outside of the Bill may serve to write the Assignments, (which many times, especially in Outland Bills, are three or four upon a Bill) and the Receipt for the Money, when it shall be paid, the spare place on the inside of the Bill serving onely to write the Acceptance.

E

Whether

Whether a man is bound to present his Bill to be Accepted.

THere are some which hold an Opinion, that a man having a Bill made payable unto him, is not bound to get it accepted, or to Protest for non-acceptance, but that he may keep the Bill by him, and never present it to the Party on whom it is drawn, untill the Bill be due; and that it rests at his pleasure, as arbitrator, whether he please to endeavour to get acceptance of the Bill so soon as it comes to his hands or not: To this I say, That, according to the custome of Merchants here in *England*, if I have a Bill of Exchange sent unto me, I ought forthwith upon receipt thereof, or so soon as conveniently I can, to present the same to the Party on whom it is drawn, or leave notice thereof at his dwelling-house or place of abode, and demand acceptance of the Bill, to pay at the time therein limited, that so the Party on whom it is drawn may take notice thereof, and order his business accordingly: True, will they say, if a Bill be sent to me to receive the Money for another man's Account, and I to whom the Bill is sent, am but as a Factour or Agent for the Party who delivered the value, then indeed I am to use my diligence to get the Bill accepted, and to give him advice thereof with the first, because I am but as a Servant for another man, and reason teacheth that I must follow his order, and use all lawfull endeavour for his security; but what if the Monies which are delivered by Exchange are my own Monies, and the Deliverer be my Factour or Servant, and the Bill be payable to me? In this case, may not I chuse whether I will demand acceptance of the Bill, and upon refusal Protest for non-acceptance, or keep the Bill by me, and never present it to the Party on whom it is drawn, untill the Bill fall due, and then go and demand the Money; and if the Money be not paid Protest onely for non-payment, and upon that Protest recover upon the Drawer as well as if I had protested for non-acceptance, and sent it back to my Factour or Servant? Truly, in this case there seemeth to be more reason, why it should be arbitrary in me to get acceptance, or not use endeavour to get acceptance of the Bill of Exchange, because the Monies which were delivered are my own Monies, and the accepting of the Bill is but as another string to the Bow; but if we examine the business a little further, neither in this case will it be found arbitrary in me to endeavour acceptance or not; for admit the Monies remitted are mine own, yet must I receive it in a legal way, I cannot receive my Money of the Party on whom the Bill is drawn before it be due, neither can I without discharging the Drawer contract with the Party on whom it is drawn for a longer time than is mentioned in the Bill; so that although it be mine own Monies which are remitted, yet I am tyed to follow the custome of Merchants, and I must not prejudice neither the Drawer, nor the Party on whom it is drawn, nor mine own Servant or Factour the deliverer. Now if the Bill is drawn at double usance, and I keep it by me without presenting it untill it fall due, the Drawer in all that while, not having any device whether it be accepted or not, may suffer much damage in reference to the Party on whom it was drawn, supposing him to have accepted the Bill: Or on the other side, the Party on whom the Bill is drawn may suffer in his credit or esteem with the Drawer, who is held in doubt whether the Bill be accepted or not, and so whether probably it will be paid or not at the time; and the Deliverer (though onely a Factour or Servant) must have advice whether the parcel be accepted or not, to govern himself accordingly, and doubtless will be glad to hear the parcels he remitteth are accepted, and be troubled at the contrary; wherefore although the Monies are remitted me for mine own Account, yet because the Bill of Exchange doth concern other men as well as my self, therefore I ought to have respect unto them also, and to follow the usual course of Exchange, which is to endeavour to procure acceptance of Bills of Exchange, as well as payment; and indeed, in the very Letter of advice, which is sent by the Deliverer of the Money (be he Servant, Factour or Principal) to the party to whom the Bills are made payable, it is usually

ally expressed in these or the like words; Sir, here inclosed I do send you four Bills of Exchange for 500 l. viz.

20 Nov. 100 l. per *Arthur A.* at do. ufo. on *Roger G.*

Dito 100 l. per *loos D.* at do. ufo. 10 days on *Gregory N.*

Dito 150 l. per *Arent B.* at 1½ ufo. on *William M.*

22 Do 150 l. per *Iac. C.* at do. ufo. on *Frederick V.*

whereof please to get acceptance, and payment at the times when fall due, giving advice. Now certainly all Merchants are bound to follow Order, and consequently to endeavour the acceptance of all Bills of Exchange in the like kind sent unto them, or else they break the order of the party which sends the Bills.

Whether the Acceptor is freed by protesting.

A Bill of Exchange which is accepted, and at the same time not punctually paid, there are other some that think, if they should cause a Protest to be made on such a Bill for non-payment, that they by protesting should free the party who hath accepted the Bill of Exchange, and that they do reserve their right onely against the Drawer of the Bill to recover upon him by virtue of the Protest. To this I say, It is true, by protesting the Drawer is liable to make satisfaction, but the party which accepted the Bill is so far thereby (I mean by protesting for want of present payment) from being freed, as that he is thereby made more liable, or at least liable to pay more than he was before the Protest was made; for then he was onely liable for the just sum mentioned in the Bill, but now after Protest is made for non-payment, he is liable also to pay all costs, damages, and interests, &c. which the party protesting doth by his Protest expressly declare, he doth intend to recover of the Acceptor in usual manner; and indeed, a Protest for non-payment ought usually to precede an action at Law: For by the Protest is proved default of payment of the Money at the time limited in the Bill, and so the Acceptor becomes liable to an action of the Case, and so soon as ever Protest hath been made for non-payment, the party accepting may be arrested thereupon, which before he could not so legally have been.

Times of Payment, and in what Species.

Every Country hath its usage, or accustomed time for payment of Monies by Bill of Exchange from one place to another: As for instance; from *London* to *Antwerp*, *Amsterdam*, *Middleborough*, *Rotterdam*, *Lisfe*, *Rouen* and *Paris*, usage is one month after the date of the Bill, and so likewise from those parts to *London* usage is two months after date, double usage is two months, &c. and between *Hamborough* and *London*, Monies are usually delivered at two months, and in the Bills of Exchange for *Hamborough* they do usually express double usage, when they intend onely two months. From *Venice* and other parts of *Italy* to *Amsterdam*, &c. and from thence to *Italy*, usage is two months; from *Venice*, &c. to *London*, usage is three months; and at *Lions* and some other places they do usually make their Monies payable at certain Marts or Fairs; and here in *England* at so many days sight, each place observing its accustomed manner; and in some places likewise they contract for what sort of Money to pay, either currant Money in bank, or out of bank, which is sometime 1, 1½, or 2 or more per Cent. difference; This is very expedient to be known, to the end that he which doth deliver his Money by Exchange for any place, may not be deceived in his expectation, as well concerning the time, as for the quality of the Money which is to be paid in Exchange for the Money which he delivereth.

Danger in making Bills payable to the Bearers

Never make your Bills of Exchange payable to such an one (nameing his name) or to the bearer hereof, which is very dangerous; but always make
your

your Bills payable to such an one, or his order, or his Assigns, or the like: For a Bill which shall be made payable to *Robert W.* or the bearer hereof, may chance to miscarry, or come to a wrong man's hands, and he may go and receive the Money upon such a Bill, and the party to whom of right it ought to be paid never the wiser, I mean, not know of it; and he that paid it will produce the Bill it self for his warrant to pay it to whomsoever shall bring it: So you may chance to be defeated of your Monies, and it may be your Friend on whom you drew the Bill be suspected by you to have had a hand in the business, though it may be, he never had any such thought, but paid it really to the party that brought the Bill, not knowing him, nor ever enquiring where he dwelt, or what he was; and if you will needs have your Friend bear some blame for paying the Monies in that manner, you must bear the greater blame, and thank your self for giving such an order; for he hath performed your order, and so you can have nothing against him, unless you can prove a fraud in him; but to prevent all such suspicion, always make your Bills payable to a certain man by name.

The Names and Times of Old and New Stile though both agreeing, yet how distinguished.

THE computation or stile of the year of our Lord amongst *Christians* doth differ in several Countries and Nations, both in name and time: First, in name; There is the *Julian* or *English* Account, which amongst Merchants is called *stilo veteri*, or old stile; and there is the *Gregorian* or *Roman* Account, which amongst the Merchants is called *stilo novo*, or new stile: The old stile is used with us in *England* and at *Hamborough*, *Strasburgh*, and other parts of *Germany*; the new stile is used in the *Netherlands*, *France*, *Spain*, and most parts of *Christendom*. Then for matter of time; We in *England* begin our year the 25 day of *March*; they in the *Netherlands*, and other places where they write new stile (except at *Venice* and some parts of *Italy*) begin their year the first day of *January*: Or, as *Dr. Vilvain* saith, *Christians* in general, do reckon from *Christ's* Nativity currant *January 1.* but the Church of *England* (with *Pisa* and *Siena* in *Italy*) from his Conception or Incarnation *March 25.* we taking it complete or consummate, when he had been a whole year in the flesh, though but three months old: They currant or inchoat from the first day of Conception, (as Kings reckon from their Initiation) so they date nine months before the Vulgar, and a whole year before Us, which is a difference in the manner, but all equally true for the matter; and the very stile distinguisheth the form, for our term is *Anno ab incarnatione*, implying complete, theirs *Annus incarnationis*, implying currant; *Pisa* and *Siena* stile this year *Annus incarnationis* 1655. we *ab incarnatione* 1654. but all else call it *Annus nativitatis* 1654. commencing at *Christ's* Circumcision last past: So that though in *Italy* they write new stile, which is ten days before Us, yet they begin the year on the 25 of *March* as we do.

No witness to a Bill of Exchange.

SUCH is the excellency of a Bill of Exchange, that according to the Law of Merchants, there is never any Witnesses required to be present to see the Drawer or Party, that doth underwrite the Bill, subscribe his name thereunto, or to be present when the party on whom it is drawn doth underwrite his acceptance thereof; for it is supposed, that those which deal by Exchange are men of Credit, whom it doth as much concern (in reference to their Credit) of their own accord to acknowledge their Subscriptions, and take care the Bills be punctually paid and discharged, as it doth the Deliverer, and Party to whom it is payable to look after their Money, and demand payment at the time: And if it should otherwise happen, that the Drawer or Acceptor should presume to deny their Subscription, it may be easily proved against them by their Letters, in comparing the one with the other, and by the consequences of the draughts and books of Account, and by divers other Circumstances, which case doth seldom or never fall out, I mean, for a man to deny his hand to a Bill of Exchange

change; because it strikes at his Credit, and is so poor a shift, as that he can hardly find any wool to cover it; and if he should be so unadvised as to stand it out, and it be prov'd against him (besides other damages) he will lose his Credit amongst Merchants for ever: and then though he may know them, yet they will not know him further than they know his Money.

Hamborough and Strasburgh stile.

AT Hamborough and Strasburgh in Germany they do write the same stile with us here in England, namely old stile; but in all other parts beyond the Seas (except New England, Barbadoes, and where our English Plantations are) they do generally write new stile, which is ten days before us.

Usance from Venice, Hamborough, &c.

NOte also, that usance from Venice to London is three months from the date of the Bill of Exchange, and from Hamborough to London, and so from London to Hamborough Bills of Exchange are usually made payable at two months after the date of the Bills, and accordingly the price currant of Exchange from London to Hamborough is valued and set down at two months from the date; the price currant from London to Venice and Ligorn at three months, and for Antwerp, Amsterdam, Middleborough, Lisle, Rotterdam, Paris and Rouen at one month; or single usance; and so we call one month, usance; two months, double usance; three months, treble usance.

No three days for acceptance.

WHen any Bill of Exchange is sent unto you from beyond the Seas, or from any Inland Town, to cause to be accepted, I would advise you presently to present the Bill, so soon as possibly you can, to the party to whom it is directed, and request him to accept the same; if he refuse to accept it, you may presently cause a Protest to be made for non-acceptance, and send it away with the next conveyance; for (according to the custome of Merchants in London) there is not any three days respite to be allowed for acceptance before you can Protest, but so soon as the Bill hath been presented and acceptance refused, presently you may Protest the very same day.

Twenty four hours for acceptance.

BUT if the party, to whom the Bill of Exchange is directed, be a Merchant well known unto you, and when the Bill is presented him to accept, he shall desire time to consider on it, and so shall intreat you to leave the Bill of Exchange with him, and to come to him the next day, (provided the Post do not go away in the interim) and that then he will give you an answer whether he will accept it or not; herein he doth demand nothing of you but what is usually allowed between Merchants known one to another: For according to custome of Merchants, the party on whom the Bill is drawn may have four and twenty hours time to consider, whether he will accept of the Bill or not; but that time being expired, you may in civility demand of the party on whom your Bill is drawn, the Bill of Exchange you left with him to be accepted, if so he pleased; if he then say, that he hath not as yet accepted it, and that he would desire you to call for it some other time, or the like, (the four and twenty hours being expired) it is at your choice to stay any longer or not; and you may then desire a Notary to go to the dwelling house of the party that hath the Bill, and demand the Bill of Exchange of him accepted or not accepted, and in default of present delivery thereof, you may cause Protest to be made in due form.

But though this may be lawfully done, yet notwithstanding amongst Merchants which do know one another, they do not usually proceed so strictly for acceptance, but do leave their Bills with the parties to whom they are directed (to

be accepted) sometimes two or three days, if it be not to their prejudice, as namely, if the Post do not depart in the interim; but if the Post is to depart within two or three days, then it is a very reasonable thing (and which men that know the custome of Merchants will not omit) to demand their Bill, accepted or not accepted, that so they may give advice thereof by the first Post (after the receipt of their Letters) unto their Friend who sent them the Bill, or delivered the value thereof: For it is to be noted by the way.

Give advice by the first Post.

That advice of the receipt of Bills of Exchange, and of the acceptance or not acceptance, and payment thereof, ought to be given by the first Post after receipt, that thereby the Deliverer may know the better how to govern himself, and the Taker know what to trust unto.

A Bill drawn on two Persons.

IF any Bill of Exchange shall come directed unto two or more persons, in these terms, *To Mr. Robert A. and Mr. John B. Merchants in London:* In this case, both *A.* and *B.* ought to accept the same Bill: Or else if but one of them do accept it, and the other do refuse to accept, that Bill must be protested for want of due acceptance; but if the Bill do come directed thus, *To Robert A. and John B.* or to either of them: Or thus, *To Robert A.* or in his absence to *John B.* in this case, the Bill being accepted by *A.* or *B.* namely, by but one of them, it is sufficient, and the Bill ought not to be protested for want of due acceptance, in regard (being accepted but by one of them on whom it is drawn) it is accepted according to the tenor of the Bill.

Verbal Acceptance.

IF a *Bill of Exchange* be presented to the party to whom it is directed to be accepted, and he do answer you thus, *Leave your Bill with me and I will accept it:* Or thus, *Call for it to morrow and you shall have it accepted,* or such like words promising acceptance; such an acceptance is binding, and amongst Merchants is taken for an acceptance of the Bill, if the same can be proved by witness; and if afterwards he to whom the Bill is directed shall refuse to set his name to the Bill, and to write under it *Accepted by me Richard D.* according to the most usual manner here in *England;* In this case the party to whom the Bill is payable may content himself with such an acceptance untill the time of payment, and then, if payment be not made by the party who promised acceptance thereof, as is before specified, the party to whom it is payable may take his course in Law against the party so accepting, and questionless will be compelled to the payment thereof, provided the Bill be first protested in due form for non-payment; and surely such a verbal acceptance is good and binding, and there is a great deal of reason for it; for it may so be that that *Bill of Exchange* was drawn for provision to the party to whom it was payable, to the end to pay some other *Bill of Exchange* charged and drawn on the party to whom the former Bill was payable, and he having such a verbal promise of acceptance, upon confidence therefore, may chance to have accepted the other Bill drawn on him: Or, it may be, the former Bill was sent him to furnish him with Monies to buy some Commodities for the party that remitted the same, and upon such a verbal acceptance, supposing the Monies will be paid him at the time, he may happen to have bought the Commodities for his Friend, and may peradventure have written to his Friend that sent him the Bill, and having given him advice that he is promised acceptance, or that he doubts not of acceptance, or the like, and upon

upon such advice given, his Friend will take notice thereof, and make his account accordingly; and verily if it were not so, namely, that such a verbal acceptance were binding, there might happen great inconveniencies in matter of Trade between Merchant and Merchant, amongst whom in their way of Commerce, their word is, or ought to be, as binding as their writing.

Accept for part.

IF the party to whom your *Bill of Exchange* is directed, say unto you when you present him the Bill to be accepted, That he will accept it for part, in regard he hath no more provision in his hands from the party for whose account the *Bill of Exchange* is drawn, or that he oweth him no more upon Account, or other the like reasons best known to himself; In this case you may take such his acceptance for part, but then you must presently go to a Notary publick, and cause the Bill to be protested for want of acceptance for the whole Sum therein mentioned, and you must send away that your Protest to the party which sent you the Bill, that he may thereupon have security (from the party which took up the Money) for the remaining Sum. And so likewise at the time when the Bill shall fall due, you must go and receive the Sum for which it was accepted, and you may make a Receipt upon the Bill for the same, using these, or the like words; Received this 22 January 1654, in part of payment of this Bill twenty five pounds six shillings, I say, Received *per me John N.* And then you must cause Protest again to be made for non-payment of the remaining Sum, and send the same back according as you formerly did for non-acceptance.

Note on your Bills the times when they will fall due.

AFTER you have presented your *Bills of Exchange*, and received them accepted, then presently reckon when they will fall due, and if you have any Bills drawn from *France*, or *Italy*, or other parts in *French Crowns*, *Ducats*, *Dollars*, or other outlandish Money, look in the Bill at what rate or price they are drawn for Exchange of the Money here in *England*, and reduce them to our *English Money*; and then note on the backside of your Bills, close to the top at one end thereof in short, the time when your Bills will be due, with the just sum which you are to receive at the time according to the tenor of your Bills, before you lay them up in your Counting-house, to the end that at any time when you would desire to know upon any occasion what Monies you have to receive, and when payable, you may presently looking over your Bills see and know, the same on the backside of the Bills, which you will find to be much ease, very convenient, and indeed Merchant-like, and I have known it practised by some of the best and most experienced Merchants in *London*.

Keep or return Bills accepted.

YOUR Bills thus accepted, if payable to your self, you may lay up by you in your Counting-house untill the time of payment be come, or that you have other use thereof; but if payable to him that delivered the value, or that sent them you to cause to be accepted, then you must therewith follow his order, either in keeping them by you untill further order, or in returning them back to be endorsed, and it may be to take in the value thereof himself, which he may likewise do on the second Bill, if he have it by him, and so assign it over to another man, and send you his order to deliver the accepted Bill to some other person, who may have the second Bill endorsed payable unto him.

The Deliverer his Master.

FOR you are to take notice, that the party which first delivered the Money on the *Bill of Exchange* (if the Monies he delivered were for his own proper Account) is rightly and properly Master thereof untill the Bill falls due; and he can

can or may prohibit the party to whom it is directed not to pay the same at the time unto him to whom the Bill is first made payable, (supposing him to be a Factor for the Deliverer) although the party on whom the Bill is drawn have already accepted the Bill, which prohibition is called a Countermand, and ought to be done in due form, and but upon special sure ground, because it strikes at the Credit of the party to whom the Bill was made payable: As for example, if the Master or principal Deliverer of the Money do make over Monies by Exchange payable to his Servant or Factor, and do afterwards hear by certain advice given him that his said Servant or Factor doth take ill courses, whereby the Monies and effects which he hath in his hands, or which may come to his hands for account of the principal Deliverer, may be in danger of being mispent or wasted; then and in such case the principal may send his Countermand, forbidding the party to whom the Bill is directed not to pay the Money to that Servant or Factor, but to some other person or to keep the same in his hands, when due, untill further order, which Countermand must be made and passed before a publick Notary in legal manner, and by a Notary notified to the party that hath accepted the Bill, or that is to pay the Money, to the end he may not pretend any ignorance thereof, and such a Countermand is good and lawfull, according to custome of Merchants, and ought to be obeyed accordingly, if the same be notified in due form and time by a Notary (to the party which hath accepted the Bill) before it be due, and neither the Drawer nor Acceptour can suffer any damage in obedience thereto; but if the time be expired, and the Money orderly paid before the Countermand come to hand, and be notified as above, in such case there is nothing to be done for prevention of danger, the Bird being already fled; and by this which hath been said, it may appear, that a Bill of Exchange ought not to be paid before it be due, as shall be shewed hereafter.

Usance, what it is, and how to be accounted.

A Bill of Exchange made payable at usance, double usance, or treble usance, is to be understood by usance, if from any part beyond the Seas, (except *Hamborough* and *Venice*) one month next after the date of the Bill, and the like of double and treble usance, two or three months to be accounted still from the date of the Bill, (for from *Hamborough* they usually draw at two months, and usance from *Venice* is three months, as I have already shewed;) but I say, always the usance is to be accounted a month from the date of the Bill, let the month fall out how it will, whether it be a month that hath in it 31 days, 30 days, or 28 days, each month by denomination is a full and perfect usance, for when it is said at usance, it is as much as if it were said one month after the date; now Merchants usually count twelve months in the year, and not thirteen months (as amongst Nurses and the female sex, 4 weeks, or 28 days to a month) neither do we reckon every thirty days a month (if the month have more or less days in it) as some imagine, but a full month by denomination, from such a day of such a month, to the same day of the next month, or from the last day of one month to the last day of the next month: As for instance, A Bill of Exchange dated in *Amsterdam* the 20th of *December* new stile, which is the 10th of *December* old stile, payable at usance, will be due the 10th of *January* old stile; A Bill dated the 15th of *June* new stile, which is the 5th of *June* old stile, payable at usance, will be due the 5th of *July* old stile; and a Bill dated the 10th of *February* new stile, which is the last of *January* old stile, made payable at usance in *London*, will be due the last of *February* old stile; and a Bill dated in *Amsterdam* the 9th of *January* new stile, payable at double usance, will be due in *London* the 27th of *February* old stile, as will be made very plain and manifest by the Tables at the end of this Book; and in like manner is to be accounted from any other date for usance, double usance, or treble usance, always reckon from the date of the Bill month after month.

Days

Days sight.

A Bill payable at so many days sight, is to be accounted so many days next after the Bill shall be accepted, or else protested for non-acceptance, and not from the date of the Bill, nor from the day that the same came to hand, or was privately exhibited to the party on whom it is drawn to be accepted, if he do not accept thereof, for the sight must appear in a legal way, which is approved either by the parties under-writing the Bill, accepting thereof, or by Protest made for non-acceptance; and therefore if a Bill so made payable, be omitted to be presently upon refusal protested for non-acceptance, all that time which shall run out between the private presenting of the Bill and the protesting thereof, is lost time, and not to be accounted as part of the number of days mentioned in the Bill of Exchange, except the party on whom the Bill is drawn, do of his own free will acknowledge to have seen the Bill from the first day it was privately presented unto him.

An excepted Bill lost by the party to whom payable.

IF an accepted *Bill of Exchange* be lost by the party to whom it is payable, or his Servant, or any other whom he had intrusted with the Bill, I do advise him presently, so soon as he finds the Bill missing, to notify the same unto the party on whom it is drawn, and who hath accepted the same, that he may take notice thereof, to the end, that if peradventure the accepted Bill be found by a stranger, nothing concerned therein, and he should knavishly come or send for the Money, or use any indirect ways for the fingering thereof, the party that accepted the Bill may be premonished at his peril not to pay it to the bringer, without the special order of the party to whom it is payable, or that lost the Bill, and this Notification to be made by a Notary that may give testimony thereof, if occasion be, to serve and prevail to the right party to whom the Bill was made payable, or that lost the Bill, in time and place according to reason; and when the Bill falls due, and the time is come for him to go for the Money, the party which had accepted the Bill is not freed from present payment of the Money because the Bill is lost; for though the accepted Bill be lost, yet he that accepted it is not; and though a specialty may be mislaid and not presently found, yet that doth no ways free the Debtor from performing his engagement: Neither must the acceptor think this to be a sufficient answer for him, to say, shew me my accepted Bill and I will pay you, or else I will keep the Money until you bring me the second Bill, and such like flams, merely to make use of the Money a little longer time, thinking that because the accepted Bill is lost, and it may be the second Bill not yet come to hand, that therefore no Protest can be made for non-payment, which is frivolous and vain, and will prove but a sandy foundation for any to build upon; For even by the Notification *Not.* which was made to the party accepting, declaring how that the first *Bill of Exchange*, of such a date, and sum of Money, from such a party payable to such an one, and drawn on him, and by him accepted, is lost, &c. the acceptor doth thereby tacitly acknowledge, that such a Bill was by him accepted, and so makes himself debtor for the parcel, and thereupon he may (in case of obstinacy) be sued at Law for the Money without the accepted Bill, and be forced to the payment thereof with costs and damages, and therefore merely by reason of the loss of the accepted Bill he can have no just cause or plea to detain the Money beyond the just time from the right party who should receive the same; but only thus, when such an accepted Bill is lost, the party to whom the Bill was payable must give Bond, or other reasonable writing, to the content and good liking of the party that did accept the Bill, and such as in reason he cannot refuse, therein and thereby engaging to save the Acceptor harmless from the accepted Bill which is lost, and to discharge him from the sum therein mentioned, against the Drawer and

all others in due form; and thereupon the party which did accept the Bill ought to pay the same, although he have not in his accepted Bill, for otherwise the party to whom it was made payable must send a Notary to make demand of the said sum upon the same offer of giving Bond to save harmless, as above; and then if payment be refused, the Notary must Protest for want of present payment, and the party that accepted the Bill is liable to make good the damages and costs, he being the wilful occasion thereof, the loss of the accepted Bill being but accidental; and indeed such a Bill being really lost to the party to whom it was payable, and he himself being a man well known, and of good commerce, and such notification being made as above; (yea, I would advise to make the notification, though I did not miss the Bill till I went for the Money, and the rather, because I cannot tell what may fall out between the cup and the lip.) I cannot well imagine what loss he on whom it is drawn can be at in paying it at the due time to the right party upon his Bond to save harmless.

Object. Peradventure you will object and say, What if the second Bill comes payable to another man, am not I bound to pay that Bill?

I answer, That can hardly be, I mean, that the second Bill should come payable to another man, if the first be made payable (in the Bill or by orderly assignment) to the party to whom you have paid the Money: And yet suppose the first accepted Bill which was lost was payable, or assigned to him that lost it, and a second Bill should come assigned to another man, (as I have seen such a thing happen, the honesty of him that did it I will not now dispute) the Money being really paid at the time when the same fell due to him that had the accepted Bill, and payable to him, and not having had notice of the other Bill until after it be due, the payment on, or according to the first Bill, is good and warrantable.

Object. But what if the first accepted Bill be afterwards found by any that shall come and demand the Money in the name of the party to whom it is payable, or that he himself shall have assigned it over to another man, and have taken up the value of him?

Answer. It is all as nothing, coming after the time, and the Money having been paid at the time to the party to whom payable, (though without the accepted Bill, it being supposed lost) and having good Bond to save harmless; It will lie on him which hath committed the fraud, and not on the party on whom the Bill was drawn, and hath paid it at the time, who is free from both first and second Bill, and ought to be saved harmless accordingly.

No revoking Acceptance.

IT happened one day, that a young Merchant, though a middle-aged man, came to me, and told me, he had few hours ago accepted a Bill of Exchange, and delivered it back to the party to whom it was payable, but that just now he had received Letters of advice, that the party for whose account the Money was drawn, namely, the Drawer of the Bill, was failed of his Credit, and therefore the Acceptor would (if he could) un-accept the Bill, or make void his acceptance thereof, and desired me to advise him how he ought to do it: To whom I made answer merrily, Sir, pray go to the party that hath your accepted Bill, and tell him as much as you have told me, (if he know it not already) and if he will give you leave to cancel your acceptance of the Bill, (which he ought not to do) then you may be free from your engagement; but for my part I know no other way, for if you cannot recal your word in such case, much less can you make void your deed without mutual consent; for the truth is, a *Bill of Exchange* being once accepted, that acceptance cannot be recalled, but the Acceptor stands liable to the payment, and must make it good if he be able.

Accept

Accept for longer time.

IF a *Bill of Exchange* be made payable at 30 days sight, and the party to whom the said Bill is directed will not accept it but at 60 days sight: Or if the Bill be drawn at double usance, and the party upon whom the same is drawn will not accept it but at treble usance, or the like; that is to say, if the party upon whom the *Bill of Exchange* is charged will not accept it to pay according to the time therein limited, but for a longer time; In such case the party to whom the Bill is made payable, or his Assigns, must cause Protest to be made for want of acceptance of the said Bill according to the tenor thereof, and then he may take the acceptance offered; Or if the *Bill of Exchange* be left with the party to whom it is directed to be accepted, and he do of his own accord, without the knowledge of the party to whom it is payable, accept the Bill for a longer time, or for a lesser sum than is mentioned in the said Bill; in either of those cases the party unto whom the said Bill is made payable, or his Assigns, must go with the said *Bill of Exchange* to a Notary, and cause Protest to be made for want of acceptance of the said Bill for the whole sum therein mentioned, or according to the tenor thereof as aforesaid; but he may not let the party blot out his acceptance; for by his acceptance he makes himself debtor, and owns the draught made by his Friend upon him, whose right another man cannot give away, and therefore cannot refuse or discharge the acceptance; and when the Bill is due, according to the time therein limited, I mean the time mentioned in the *Bill of Exchange*, the party to whom the said Bill is payable, or his Assigns, must demand payment thereof accordingly, and in default thereof, a second Protest must be made for non-payment; and then he may (in sending away the Protest, but keeping the Bill by him) receive the Money for which it is accepted, or at the time it is accepted at, unless he have express order to the contrary from the party which did remit the Money, whose order he ought to follow.

Receive part.

AND if the Bill be accepted to pay but part of the Money mentioned in the Bill, as is before declared: Or that it be accepted in due form for the whole sum; but when the Bill falls due, the whole sum be not presently paid, then you may receive so much Money as will then be paid thereupon; and you may likewise make a receipt on the backside of the Bill for so much Money as you have received in part of payment thereof. But you must presently Protest for non-payment of the remaining sum, according as is already here before declared: and the receiving part of the Monies upon the Bill doth no ways weaken the Bill, or the making Protest for not payment of the remainder, or any legal course to be taken for recovery thereof, either against the Drawer or Acceptor, but it rather strengthens the same, for there will be less behind to be paid, and it will serve to prove it a real debt, in regard there is part thereof already paid.

Bill accepted by another man.

MOREOVER, if a *Bill of Exchange* be drawn on *John A.* and he refuse to accept it: Or if *John A.* be out of Town, and have left no legal order for acceptance thereof, by Letter of Attorney under his Hand and Seal, in due form: And that *William C.* (a Friend of the Drawers) will accept the Bill for honour of the Drawer; In either of these Cases, the party to whom the said Bill is payable, or his Assigns, ought in the first place to cause Protest to be made for non-acceptance by *John A.* and then he may take the acceptance of *William C.* for honour of the Drawer, for otherwise the Drawer may alledge that he did not draw the Bill on *William C.* but on *John A.* and therefore according to custom of Merchants diligence ought to be first used towards *John A.* and by Protest legally to prove his

want of acceptance: Or else Order and Commission is broken, and so the damage which may happen for want of having the acceptance of *John A.* (or his refusal for not having given order) will be put upon him who had the Bill sent unto him to be gotten accepted, for you ought to respect your Friends good as your own.

How to reckon the time.

A *Bill of Exchange* dated the second of *March* New Stile, which is the twentieth of *February* Old Stile (except in Leap-year, which will be then the twenty first of *February*) payable in *London* at double usance, will be due the two and twentieth of *April* Old Stile, and not the twentieth of *April*; as some do erroneously imagine, who would deduct the ten days (to reduce the New Stile to Old Stile) at the end of the double usance, and so they would go as far as the second of *May* New Stile, and then go backwards ten days, when of right they should go forwards from the date of Old Stile, relating to the place where it is payable, and reckon the double usance from the very date of the Bill, thus: A Bill dated the second of *March* New Stile, is the twentieth of *February* Old Stile, *February* having but twenty eight days, (for the twentieth of *February* old stile is the second of *March* new stile, even to the very day of the Week) so from the twentieth of *February* to the twenty third of *March* is one usance, and from the twenty third of *March* to the twenty second of *April* there is another usance; and so in like manner, if a *Bill of Exchange* be dated the tenth of *March* new stile, which is the last of *February* old stile, payable at treble usance, such a Bill will be due the last of *May* in *London*, and not the twenty eighth of *May*, as some do imagine, because *February* hath but twenty eight days. Also if a Bill be dated the eighth of *January* in *Rouen*, payable at double usance in *London*, it will fall due the twenty sixth of *February*, and if from that date payable at treble usance, it will fall due the twenty ninth of *March*, as is manifest by the Almanack or Table at the end of this Book; for you must always count your usances from the very date of the Bill, as I have made evidently appear by what hath been before declared concerning usances; And I have seen divers *Bills of Exchange* which have been sent from beyond the Seas, wherein the Drawers have written the old and new stile both together in the date of their Bills one above another, thus:

Amsterdam adj. $1\frac{1}{3}$ *February* 16 $\frac{1}{3}$ for 200 l. sterl.

Middleborough adj. $\frac{1}{3}$ *March* 16 $\frac{1}{3}$ for 150 l. sterl.

Adj. 17 *March* 1655. in *Genova* Dollars 245 at 57 d.
6 *April* L. 58-3-9 d. sterl.

And the like, which is very plain and commendable in those that do so write, thereby to make things evident to the capacity of the weakest, and to avoid any further disputes thereupon, although in those *Bills of Exchange* where the old and new stile are not positively expressed, yet the same thing is intended and meant, and ought to be understood as if particularly set down; for if you have the date in new stile, you may soon see what date it is in old stile: And I have taken the more pains to make this out to every mans understanding, because I do perceive that many men for their own advantage, and in their own case, are subject to be byassed, and judge amiss; but I conceive I have herein so clearly evidenced the truth and reason of my opinion, that it cannot but convince those that are, or have been of a contrary judgment, of their error and mistake, except they are wilfully blind, and then none so blind; Or that they can give me any better reason for their contrary opinion, and then I will submit unto them; for all *Bills of Exchange* (as I have said before, and is notoriously known and assented unto by all) which are made payable at usances, must be reckoned directly from the date of the Bill, which

which if it be new stile, and payable in *London*, or any other place where they write old stile, the date must first be found out in the old stile, and then count forward and you cannot mistake.

Half Usance.

HALF Usance is always reckoned fifteen days from the date of the Bill, neither more nor less, because Usance is one Month by denomination, to be accounted next after the date of the Bill, as I have very fully shewed here before, and there is not any Month in the Year which hath in it above 31 days: Now therefore upon an indifferent account fifteen days must be reckoned for half Usance, because fifteen is the half of thirty, and a day consisting of 24 hours, cannot be subdivided from its proper denomination; So that if you have a *Bill of Exchange* dated the third of *February* new stile, and payable in *London* at half Usance, and would know when this Bill falls due, you must first (as before) look to the date, and you shall find that the third of *February* new stile is the 24 of *January* old stile, from whence count fifteen days forward, or add fifteen days to the twenty fourth of *January*, and you will find it will fall due the eighth of *February* inclusive following; and in case you have a Bill dated the third of *February* new stile, and payable at Usance and half, then count from the 24 of *January* old stile to the 24 of *February* old stile for the Usance, and from thence to the 11 of *March* inclusive (except in Leap-year) is 15 days, or half Usance, on which 11th day of *March*, and with the same day the Usance and half will expire, and that is the last day of the Usance and half, which day must be fully expired and past before the Money ought to be paid, and before any Protest can be legally made for non-payment.

Three days after due.

YOU are to take special notice, that the day on which any *Bill of Exchange* doth fall due, is always to be accounted as part of the time limited in the *Bill of Exchange* as included therein; so that the day on which any *Bill of Exchange* doth fall due, doth belong to the party which is to make payment thereof, as being part of his time: As now for example, Suppose a Bill is made payable at thirty days sight, and it be accepted the fifth of *February* (*February* having but 28 days, except in Leap-year) you must reckon from the fifth of *February* to the sixth of *February* for one day, and from thence to the seventh two days, and so forward, (allowing 24 hours to a day) it will fall due (or the 30 days sight will expire with) the seventh of *March* inclusive; and in like manner with Bills payable at Usance, double or treble Usance, or Bills payable at a prefixt day, the full time of the Usances, or prefixt day must be taken inclusive as part of the time appointed for payment of the Bill: and three days next after the expiration of that day are usually allowed in *London*, as well for him to whom it is payable to procure payment thereof, as for him on whom the Bill is drawn to pay it, unless it be a *Bill of Exchange* made in *France*, and that the *French* Post shall happen to depart on the second day after it be due, or that the third day be a Sunday, or no working day, or day of publick Commerce and Trade: And in any of those cases the Money must be paid the second day after the Bill falls due, or else Protest must be then made for non-payment, that so lawful diligence may be used within the three days, and advice thereof may be sent away by the very first Post after the Bill falls due: For although three days are usually allowed after a Bill is due, yet it is with this proviso, that the same be not to the prejudice of him to whom the Bill is payable, or of his Correspondent, or the Drawer; for if the Money be not paid, and the Protest made within the three days next after the Bill falls due, and that there should happen in the interim any misfortune to the party on whom the Bill is drawn, that he should be non-solvent, or the like, those in *France* concerned therein, will sooner

sooner take advantage thereupon to avoid the repayment, than they will do in the like kind who take up Monies by Exchange in *Holland*, or other parts, whose Bills if not paid the second day after due, and that the third day fall on a Saturday, they many times forbear to Protest for non-payment until the Monday following: however this is a general rule, namely, that according to custome of Merchants in *London*, Protest ought to be for non-payment within three days after the Bill falls due, and the Protest ought to be made sent away by the first Post next after the time of payment is expired, be it for what part soever. I know there are some that would not have Sunday reckoned for one of the three days after a Bill falls due; Truly, I think they may as well not reckon Sundays to be any of the thirty days sight, or the like; for my part (though payments are not used to be made on Sundays, neither ought Protest to be made on a Sunday for non-payment) I cannot but reckon Sunday amongst the number of the three days, for I am sure if Saturday be the second day after the Bill is due, then Monday will be the fourth day after it is due; Sure bind, sure find.

Protest must be made though the three days are expired.

BUT if Protest for non-payment be not made within the three days after a *Bill of Exchange* falls due, and that through negligence, or otherwise, it be forborn four, five, six, or more days after the time limited in the *Bill of Exchange*; Yet nevertheless even then, if it be not paid, the *Bill of Exchange* must be protested for non-payment. I say, although the three days are expired, because you cannot well take any course in Law against the party which hath accepted the Bill, until you have made a legal demand of the Money by a publick Notary; neither is the party that drew the Bill bound, or liable (according to custom of Merchants) to repay the Money unto him of whom he hath received the value, until such time as there doth appear a Protest made for non-payment, to prove that the party who accepted the Bill, or he on whom it was drawn, hath not paid the Money upon that *Bill of Exchange*; but though a Bill must be Protested although the three days are expired, yet I would never counsel any body to omit protesting a *Bill of Exchange* the third day after it is due: For if it be not Protested before the three days are expired, and the party which hath accepted it shall then happen to be non-solvent, as I said before, it may be alledged by the Drawer or Endorser, that the party to whom it was payable hath prejudiced them in neglecting his diligence therein, and the party that drew the Bill (especially if it be a French Bill, that is to say, a Bill made in *France*) may happen to delay (if not free) the second payment thereof upon that account; for although the Drawer is bound to the deliverer until the Bill be satisfied, yet is with this proviso, that Protest be made in due time, and lawful diligence used for receipt of the Money by the party to whom it is payable, according to his duty, that so the Drawer may not suffer through his neglect. It is good to walk securely, there is no danger at all in protesting within the three days after a *Bill of Exchange* is due, but there may be danger in forbearing to Protest within that time: Wherefore my advice is, (let the party upon whom the Bill is drawn be never so good and able a man) if he do not pay within the time accustomed, cause the Bill presently to be protested for non-payment.

Bill payable at a prefixed day.

A *Bill of Exchange* made at any part beyond the Seas, where they do usually write new stile, which is ten days before our English stile, being old stile, and such a Bill being made payable on such, or such a day, of such, or such a month, you must know in this case, that you have nothing to do with the date of the Bill, but you are only to look to the day of the month positively expressed in the Bill, and that very day of the month according to our stile here in *England*, must be expired before the Bill will be due; and a Bill so made payable is not to be understood

understood on such, or such a day new stile, (except the same be so particularly expressed) but on such, or such a day old stile, according to the stile and usual computation observed at the place where it is made payable: As for instance, suppose a *Bill of Exchange* were made payable in this manner following:

*Laus Deo, in Amsterdam the 7th of February 1655.
for 200 l. Sterling.*

ON the ninth day of *March* next pay this my first *Bill of Exchange* to Mr. *Robert W.* or his Assigns, the sum of two hundred pounds Sterling for the value received of Mr. *Charles D.* and put it to account as per advice.

Francis P.

To Mr. *George H.* Merchant
P^{ma}. in *London*.

This *Bill of Exchange* will not be due until the ninth day of *March* English stile, and it cannot be accounted due (as some would have it) on the twenty seventh of *February* old stile, which is the ninth of *March* new stile; for it relates to the stile of the place where the Bill is made payable, and not to the computation of the Place or Countrey where the Bill is dated: For suppose now Mr. *Robert W.* in the Bill mentioned should demand payment of this Bill on the last of *February* and first of *March* old stile, and Mr. *George H.* should tell him, that he would pay it the ninth of *March* our stile, when due according to the tenour of the Bill, and not before, I would fain know how any Notary (if he understand himself) can Protest upon such an answer, or can draw out any legal Protest for non-payment before the ninth of *March* old stile be expired: For (pray observe) if the Notary dateth his Protest for non-payment on any day before the ninth of *March* old stile, according to the computation of the place where the Bill is payable, he will make his Protest bear date before the Bill is due, and so will be illegally made, and even the Protest it self will carry that along with it which will certainly cut its own throat; for the Bill is made payable the ninth, and the Protest will bear date before the day of payment be come, as may evidently appear: And yet this very case (to my knowledg) hath stumbled a Merchant of no small rank and commerce in *Bills of Exchange*, who having such a *Bill of Exchange* payable to him, would fain have persuaded himself (for the Acceptor, nor me he could not,) that the Bill would be due the 27 old stile, and if the party on whom the Bill was drawn would not so accept it, my Merchant was very earnest to have a Protest made; whereupon to make things plain, and thereby convince him of his errour, I directed the Acceptor to underwrite the Bill thus, *Accepted to pay the ninth of March, according to the tenour of the Bill*, which when my Merchant beheld and well considered, he perceived his errour, and well approved of the acceptance (for it was good) and so tarried till the ninth of *March* for his money, as he ought to do.

Acceptance by Wife, or Servant.

A Mans Wife, or Friend, or Servant, cannot accept a *Bill of Exchange* for him in his absence, without sufficient authority from him by a Letter of Attourney under his Hand and Seal, delivered in the presence of sufficient witness for the doing thereof; a mans word, (as if he should say to his Wife, Friend, or Servant, If any *Bills of Exchange* shall come drawn on me in my absence, accept them for me) is not sufficient, neither will a bare Letter serve, written to his Wife, Friend, or Servant; but there must be Hand and Seal, and Witnesses, which (if occasion be) may prove his legal consent to such acceptance: For indeed, it is against reason that any man should be bound to the payment of any sum of Money without valuable consideration, or without his own free consent; It is true, if the Wife or Servant have formerly accepted several *Bills of Exchange* in the like kind, and when

when the party on whom they were drawn hath come to Town, he hath approved thereof, and paid the Bills at the time, and so the Wife, or Servant are wont to do from time to time, and that this can be proved, I conceive it will come very close to him; but we hold a legal order for acceptance ought to be granted by Letter of Attourney under hand and seal, as I have already shewed.

A Bill drawn at one Place, and payable at another.

IF a *Bill of Exchange* be drawn upon a man living at one Place, or City, and payable to a man living at another place, and that the Money is not to be paid in the City, or Town, where the party on whom the Bill is drawn doth dwell, but in some other City or Town where the party to whom the Bill is payable doth live, or at a place for, and at which there is a usual course of *Exchange*, and that the party on whom the Bill is drawn doth dwell some score of miles off from thence: Such a Bill as this, so soon as it comes to your hands you may send it down to some Friend in the same Town, where he on whom it is drawn doth live, to get acceptance thereof, and then to be returned to you; but when the Bill falls due, you need not seek farther for payment than at the House, or in the place where the Bill is made payable, and in default thereof you must there cause Protest to be made in due form: As for instance, Suppose a *Bill of Exchange* be drawn from *Rouen*, and directed thus, To Mr. *William P.* Merchant at *Southampton*, but made payable thus; Pay this my first of *Exchange* to Mr. *Samuel B.* or Assigns in *London*; or thus, Pay this my first *Bill of Exchange* at the House of Mr. *Roger C.* in *London*, to the order of Mr. *Benjamin L. &c.* this Bill must be sent down to *Southampton* to some Friend there to present to Mr. *William P.* to get accepted, but if he refuse to accept the Bill, you may either Protest at *Southampton* for non-acceptance, or else the Friend there may return the Bill, with his answer of refusal by a Letter to *London* to his friend that sent him the Bill, and by the help of such a Letter Protest may be made at *London* for non-acceptance; But now when this Bill is due, you must then only endeavour to get payment at *London* according to the exprels words and tenour of the Bill; and if no order be given at the House of Mr. *Roger C.* in *London* for payment, or if a particular House be not expressed, but only the Bill is payable in *London*, if you have not your money brought you within the three days after the Bill is due, you must cause Protest for non-payment to be made in *London* according to the usual manner.

The Taker bound to the Deliverer, and the Acceptor bound to the Party to whom payable.

YOU may please to take notice, That generally in all *Bills of Exchange*, the party that draws or under-writes the Bill, (or the taker, which is all one) I say he is bound to the deliverer, or to the party of whom the value was received; and the Acceptor, or party that doth accept the Bill, is bound to the party to whom the Bill is made payable: For although as well the Taker (or Drawer of the Bill) as also the Acceptor, are both bound in the Bill, and both equally liable for the payment thereof, yet they are not generally both bound to one man; I say generally, for if the Deliverer be servant to the party to whom the Bill is payable, then indeed the Drawer may be said to be bound to the party to whom it is payable as well as the Acceptor: Or, if the Deliverer be the Principal, and he remits his own monies by *Exchange*, payable to his servant, in this case likewise both Taker and Acceptor may be said to be bound to the Deliverer: But generally in parcels remitted and taken up by *Exchange* between Merchant and Merchant, the Taker is properly bound to one, and the Acceptor to another, though both of them are liable until the Bill be satisfied: So that if the accepted Bill be not paid at the time, and Protest made for non-payment, and there be occasion to commence a Sute in Law against the Drawer, it must be entred in the name of the Deliverer;

verer; and in like manner, if a Sute be commenced against the Acceptor, it must be made and prosecuted in the name of the party to whom the Bill is made payable, for the party (happily) that draws the Bill takes no great notice to whom it is made payable, (he being thereunto directed usually by the party that delivers him the value;) Neither doth the party which accepts the Bill take much cognizance of the party that did deliver the value, but only of the party that drew the Bill, (with whom he corresponds,) and of the party to whom it is made payable, (to whom by his acceptance he bindeth himself for the payment;) And so likewise where there are any Assignments on Bills negotiated, always the party that receives the value is directly bound to him of whom he hath received it, and the Acceptor to the last assigned.

Better security.

IF a Merchant which hath accepted a *Bill of Exchange* shall happen to be non-solvent, or publicly reported to be failed of his Credit, and that he doth absent himself from the Exchange in the interim before the *Bill of Exchange* by him accepted be due: You must then presently upon such report cause demand to be made by a Notary for better security, and in fault thereof, cause Protest to be made for want of better security, and send away that Protest by the very next Post, that so upon receipt thereof by your friend which sent you the Bill, he may procure security to be given by the party which drew the Bill; One string being crackt you must seek to get another new one, that so you may still have two strings to your Bow; And when the Bill is due, if not paid, you must then Protest again for non-payment, and send away that Protest also; and the Drawer, or his surety, must bear and pay as well Principal as Charges, such as is port of Letters, cost of Protests, and if the money be taken up *per rechange* on him) the price of rechange, and brokerage.

Protest in the day time.

IF at any time you have occasion to cause Protest to be made on any *Bill of Exchange*, either for non-acceptance, better security, or for want of payment, always be sure to cause Protest to be made in the day time, that is to say, between Sun-rising and Sun-setting, but tarry not until the last hour, if you may do otherwise; and when I say between Sun and Sun, my meaning is, in the day time, or time of Commerce and publick Trade, when, and during the time that Shops are generally open, for one Swallow doth not make a Summer; For it may be in Summer time in *London* some men do open Shops by four or five of the Clock in the Morning, but generally not until six or seven, and some do shut up not until nine or ten, but generally at seven or eight of the Clock: And again, in Winter haply some may open about six or seven of the Clock in the Morning, and shut up not until nine or ten, whenas generally they open about eight, and shut up about four or five of the Clock at Evening: So that as a *Bill of Exchange* is of great concernment to Merchants in Trade, and a Protest upon any of their Bills may prove to their great discredit; so likewise it is therefore provided by the Law and custom of Merchants, that not any Protest upon any of their *Bills of Exchange* ought to be made against them out of season, or at an unseasonable time, when men generally cease to use publick Commerce and Trade; for there is a time of Rest as well as a time of Labour, a time for Devotion as well as a time of Negotiation, a time for private Employment, as well as for publick Concernment. If I should go about ten of the Clock at night to a Merchant to buy a parcel of Taffaties, would he not be ready to excuse the shewing of them at such an unseasonable hour, and desire me rather to come the next morning about nine of the Clock, and that then I should see them, and in so answering me, wherein doth he deserve blame, may not he for all that continue to be a Merchant of good repute? Because he will not shew his Goods at such an unseasonable hour, can any therefore conclude that he hath not

any goods to sell? Ought not I rather to be blamed to give disturbance to him at such an hour of the night? I could say much in this particular: but as I desire not to give advantage to any ill-affected to forbear payment of monies due by *Bill of Exchange*, whensoever the same is justly and rightly demanded, so I dare not conclude a Protest to be legally made at any hour of the night, or at an unreasonable time; You cannot err in causing Protest to be made (if occasion be) on a working day before Noon, or Afternoon, in the time that men do generally use and exercise Commerce and Trade, as well in buying and selling of Goods, as in paying and receiving of Monies: And therefore to prevent all Objections which may be made against the legality of the Protest, I would advise every one that hath occasion to cause Protest be made for non-payment to play above-board, and to let their Protest to be made at convenient time, as is before declared; for you are not bound not to Protest until the last hour of the third day after the Bill is due, but you are bound by the Law of Merchants, used in *England*, to Protest within the three days, and before the last hour be expired, which is generally taken at Sun-setting, or thereabouts; wherefore you may as well Protest in the Forenoon as in the Afternoon, and as well at two of the Clock in the Afternoon as at four of the Clock: And therefore be sure you do not prejudice your self in tarrying beyond your time before you cause Protest to be made for non-payment of your Bill, in case it be not paid before the third day.

Protest returned for non-acceptance, or want of better security.

When any Protest is returned unto you for want of acceptance, or for want of better security, upon receipt thereof you must presently repair with the Protest to the party to whom you delivered your money upon the *Bill of Exchange*, which is either the Drawer or Indorser; and upon sight of the Protest he must give you good security to your content for the monies so taken up by Exchange to be bound to repay the same with Rechange and Costs, in case it be not paid at the time by the party on whom it is drawn; and therefore the usual custom is, in this case, that the Drawer or Indorser having received the value, must procure an able man, some friend of his, to underwrite the Protest, which is come, for not acceptance, or for want of better security, using these or the like words: I here under-written, do bind my self as principal, according to the custom of Merchants, for the sum of Money mentioned in the *Bill of Exchange* whereupon this Protest is made. *London this ninth of February, 1654.*

John G.

Protest for non-payment returned.

But if a Protest be returned for want of payment, and if you have had security already given you on the Protest for non-acceptance, or for want of better security, then upon receipt of your Protest for non-payment you may only acquaint the Drawer (or party that took up the money) therewith, and tarry out the same proportion of time at which the Bill was made payable, to be accounted from the time it fell due, before you demand your principal money with the Rechange and Charges of the party that drew the Bill, or of his surety, who, according to the Law of Merchants, are bound jointly and severally to repay the same upon the Protest for non-payment: but if the Bill was accepted, and the Acceptor not failed, so that there was not any Protest made until the Bill fell due, and then there comes a Protest for want of payment: In this case you must take security upon that Protest for non-payment, as is directed here before upon the Protest for non-acceptance, except the Drawer do presently pay down the Money, and Interest, and Charge, accruing from the day it fell due until that very day of shewing him the Protest for non-payment, and that you do consent thereunto; for otherwise, in case a Bill be protested for non-payment, and the Protest exhibited to the Drawer, he may (giving

(giving security, as before) keep the money until so much time more be elapsed as the Bill was drawn for, before he can be compelled to make payment: As now for instance, If the Bill be dated in *Amsterdam* the 9th of *February*, and payable at usance in *London*, and protested for non-payment, the Drawer may claim the like time of usance for repayment thereof, as above; so that as there was one month for the exchange of the money from *Amsterdam* to *London*, so likewise there must be another month for re-exchange of the money from *London* back again to *Amsterdam*; and thus you see it will be the ninth of *April* before you can have your money with the re-exchange thereof, and charges at *Amsterdam*; but if the Drawer will keep the money out the time, and yet will not give security upon the Protest, then the deliverer may presently take a course in Law against him, and he will be compelled to repay the same with costs, and considerable damage.

Keep the accepted Bill, but return the non-accepted.

When an accepted Bill is protested for non-payment, I would advise to send away the Protest, as I have shewed before, but to keep the accepted Bill in your own custody, except you have express order to the contrary; for the Protest for non-payment will be sufficient proof whereby to recover of the Drawer, and then withal if the first Bill be accepted, the second Bill will serve against the Drawer, as well as the accepted Bill, but here in *England* you cannot take course in Law and expect a good issue in your Sute against the Acceptor, without the original accepted Bill be produced in Court: So that you keeping the accepted Bill by you, and sending your friend the other Bill (if you have it) with the Protest, he can sufficiently thereby claim his money of the Drawer or party to whom he hath delivered the value; and likewise you at the same time (if it be an outland Bill) may implead the Acceptor upon the accepted Bill; and if the Drawer should desire to have in the accepted Bill as well as the other, before he repay the money, it will be time enough to send the accepted Bill when it is so desired, but I would not advise to send away the accepted Bill with the Protest for non-payment, for fear it miscarry, nor to part with the accepted Bill without special order, and upon good grounds. But if the Bill were never accepted, and not paid at the time, then there is no danger to send back the Bill with the Protest for non-payment, both together, for you have done your whole diligence needful concerning that Bill, and it will rest wholly upon the Deliverer to seek his remedy against the taker up of the money, and to procure payment thereof from him as is fitting.

Bill of Exchange lost, left to be accepted.

If a *Bill of Exchange* be left with a man to be accepted, and he happen to have lost the Bill, or that it be mis-delivered, that is to say, delivered by him, or any of his Servants, or by his means, to a wrong party; Or, if in any case the party which left the Bill to be accepted cannot have his *Bill of Exchange* re-delivered unto him, accepted, or not accepted, according to custom of Merchants: In this case the party that lost the Bill, namely, he on whom it is drawn, or through whose means it is mis-delivered, (if he intended to accept the Bill, or if he had accepted it) must give a Note under his Hand and Seal for the payment of the Money mentioned in the Bill, to the party to whom it was made payable, or his Assigns at the time limited in the Bill. I say, to pay the Money upon the second Bill, if it shall come to hand within the time, Or else in default thereof he must bind himself to pay the Money upon that Note at the same time; for it is but just and reasonable, that he which hath lost my Specialty, or *Bill of Exchange*, should make it me good by some other means equivalent thereunto: But in case the party that thus lost the Bill do refuse to give such a Note under his Hand and Seal, then he which presented him the Bill to be accepted, or that left the Bill with him, must

presently cause Protest thereupon to be made in due form, and must send the Protest away by the first Post: And in like manner make demand of the Money at the time, though he have neither Note nor *Bill of Exchange*, and in default of payment he must cause a second Protest to be made, and send it away as the former. But in case there be such a Note made, and at or before the time limited for payment thereof the second *Bill of Exchange* shall not be come to hand, you must go to receive the money upon that Note according to the contents thereof, and in default of payment you must cause Protest to be made upon that Note for non-payment, as if you had the accepted Bill, or that the second Bill were come to hand, but not paid at the time.

Bill endorsed in Blank.

IF a *Bill of Exchange* be made payable to one beyond the Seas, or to one within land in the Country, and he subscribe only his Name on the backside thereof, leaving an empty place above his Name, and do so send it to a Merchant, or Friend of his, to get it accepted, and to receive the money at the time therein limited of the party on whom the Bill is drawn, (as it is usual so to do) the same is sufficient warrant for the party to whom the Bill is sent to get it accepted, and to receive the money accordingly: And in this case, when the party that hath the Bill shall go for the money when the Bill is due, he may either receive the money himself, or send his man for it; if he go himself, he may either write an Assignment in the empty place above the name on the backside of the Bill, and so make it payable to himself, and then when he shall have received the money, he must make a receipt for the same underneath the Assignment in his own name in ordinary manner for so much money received; Or else he may forbear making an Assignment in the empty place to himself, and instead thereof he may in the same empty place above the name make a receipt, as if the money had been paid to the party to whom the Bill is payable, and that set his name thereunto in blank; and if he send his man with the Bill to receive the money, the man may upon receipt of the money either deliver up the Bill as it is, without writing any thing upon it, or else, he may (as before) fill up the empty place with an Assignment payable to his Master, and then make a receipt underneath for so much money received in full of that Bill for his Masters use, governing himself therein according as the party that shall pay the *Bill of Exchange* shall direct, for either way is good and warrantable, according to the custom of Merchants used in England.

Accept for Account of Drawer.

IF a *Bill of Exchange* be subscribed or drawn by *Abraham F.* on *Benjamin G.* for the Account of *Charles H.* and it so happen that *Benjamin G.* to whom the Bill is directed, will not accept the Bill for Account of *Charles H.* as it is drawn, but would willingly accept it for the Account of *Abraham F.* being a special friend to *Benjamin G.* on whom it is drawn, and so this *Benjamin G.* is very unwilling to suffer the Bill to go back by Protest for non-acceptance, and therefore he desires to accept it for honour of the Drawer, and for his account: In this case (according to the Law of Merchants) *Benjamin G.* may so accept the same; but before he do accept the Bill, he must personally appear before a Notary publick, and declare before him such his intent, and the Notary must make an Act thereof, in due form, to be sent away by *Benjamin G.* to *Abraham F.* that so he may have speedy advice thereof; and the Act being entred, then he may accept the for Bill the honour of the Drawer, and for his Account. And when the Bill is due, he must cause a like Act to be made for payment, before he pay the Bill, declaring that he will pay it for honour of the Drawer, and for his Account, but not for account of *Charles H.* for whose Account it was drawn; and thus (*Benjamin G.* giving honour to the Bill, although he do it for another account than for which it was drawn) according to the Custom and Law of Merchants

chants generally observed, *Abraham F.* is bound to make the same good again unto *Benjamin G.* with Exchange, Re-exchange, and Costs; but *Benjamin G.* must be sure to make such his declaration before he do accept the Bill; or any ways engage or oblige himself thereunto; for otherwise if he should first accept it, and then that it might be lawful for him at any time afterwards to alter the property thereof, and charge it for Account of the Drawer at the Acceptors pleasure, the Drawer *Abraham F.* might be much prejudiced, as in reference to *Charles H.* by whose order (it may be) and for whose Account *Abraham F.* drew the same Bill:

Bill paid upon Protest.

IF a *Bill of Exchange* be drawn upon a Merchant, or any other here in *London*, and he refuse to pay it, or hath not money ready to make present payment at the day, and thereupon Protest is made for non-payment, and another Merchant or Friend to the Drawer, having notice thereof, doth appear and declare before a Notary publick that he will pay it for honour of the Drawer upon Protest, and accordingly doth pay the same, and cause an Act to be made thereupon, as I have shewed before; My advice is, that the receipt which he shall take for the money by him paid, be made and written under the Protest and Act, but not upon the original accepted *Bill of Exchange*, for divers reasons which I could give, but especially, I approve of a receipt on the Protest, and not on the Bill, that so thereby he may still keep the Bill free, as not being satisfied by those whom it particularly did concern; only (if he will) let the party to whom the Bill is payable (and to whom the money is paid) subscribe his name on the backside of the Bill to a blank, and let the Protest and Act be sent and returned to the party, for whose account he doth honour the Bill, but let him keep the accepted Bill by him, to be ready upon all occasions against the Acceptor.

Bill must not be paid before due.

IF a *Bill of Exchange* be made payable at Usance, double Usance, thirty days sight, or at any longer or shorter time, and when the Bill shall be presented to the party on whom it is drawn to be accepted, or at any time before the Bill is due, he to whom it is payable shall desire to have the money presently paid him (by way of anticipation) before it be due by the tenour of the Bill, and thereupon shall offer to rebate for the time: Or if the party to whom the said Bill is directed, having some monies by him, and willing to make some profit thereof, shall of his own accord offer him to whom it is made payable to pay him the money presently before the time limited in the *Bill of Exchange* be expired, in case he will discount for it, or allow him some consideration for the time; The party which shall so pay any money upon any *Bill of Exchange* before it be due, doth run in some danger in not observing order: Indeed, he to whom it is payable, and which doth so receive the same, is in no danger at all by receiving the money before it be due, but let him beware that so payeth it; for if the money or parcel which is remitted be really and properly belonging to the party which delivered the same by Exchange to the subscriber of the Bill, and if the Bill be made payable to a Factor, Servant, Agent, or Friend of the Deliverers, only to and for the Deliverers use; and if before the Bill is due, the Deliverer do send his Countermand (as he may do) not to pay the money to such his Factor, Servant, Agent, or Friend to whom it was payable by the tenour of the Bill, but to some other whom he shall appoint: In this case he on whom the Bill is drawn ought to be liable to the payment thereof according to that Countermand, to the party who shall be thereupon so appointed; for as it is not properly in his power (I mean in the power of the party on whom the Bill is drawn) to prolong the time of payment, so as that he may chuse if he will pay the money at the time limited in the Bill, or make the party to whom it was payable to tarry any longer for his money; neither can that

party

party to whom the Bill is payable (in the case before mentioned) warrantably shorten the time limited and appointed in the Bill, or agree with the party on whom it is drawn to pay him the money before it be due, for the bargain is made between the Deliverer and the Taker, and respect ought to be had thereunto; and although this case of Countermand doth not ordinarily and commonly happen, yet it may happen, and I have known it come to pass, and who can certainly assure himself that the same will not befall him in his payment of Monies on any *Bill of Exchange* before it be due; For my part, the advice which I desire to give herein is such as may be for the security of him that parts with his money, that he may do it upon good grounds, and so may be warrantably discharged; but that he cannot well be in breaking order, wherefore I shall never advise any to pay money on *Bills of Exchange* before they be due.

Second Bill with an Assignment.

IF a second unaccepted *Bill of Exchange* be sent unto you from the party to whom it is payable, with an Assignment on the backside thereof, ordering the payment to be made unto your self for the value received of your Friend or Factor, presently upon receipt thereof you must present, or cause the same to be presented to the party on whom it is drawn, to be by him accepted (unless you have the first Bill already accepted;) If the party on whom it is drawn do refuse to accept the second Bill, pretending that he hath already accepted the first Bill to another man unknown, or that he cannot name unto you; or if you cannot be actually possessed of that first accepted Bill, you ought upon refusal of acceptance to cause Protest to be made for non-acceptance of that second Bill; that so upon sending away the Protest, security may be given to your Friend, or Factor, that the money shall be paid unto you at the time, or at leastwise Protest to be entered; for, the party to whom the Bill is directed is not bound by your second Bill to the payment of the money unto you, until he do accept of the *Bill of Exchange* according to custom of Merchants, unless that he have already accepted the first Bill, and the same be in your custody; for although as well the subscribed or drawer of the *Bill of Exchange*, as the party which doth underwrite the Assignment confessing the value received, and likewise the Acceptor of the Bill are all of them liable and bound in the *Bill of Exchange*, yet they are not all immediately bound either to the Deliverer, or to the party to whom the Bill is payable, but each party is bound to the other with whom he doth more immediately correspond, as I have more particularly here before declared.

Party dead which accepted.

IF the party to whom your *Bill of Exchange* is directed do accept the Bill, and then if he shall afterwards happen to decease and depart this Life before your Bill is due, you must at the appointed time of payment demand the money of his Executors, or Administrators at his Mortuary House, or last dwelling House, or place of Abode, and upon their refusal or delay of payment, you must Protest for non-payment, in the same manner, as you would have done if the party on whom the Bill was drawn had been Living, and had not paid it at the time.

Party dead to whom payable.

IF the party to whom a *Bill of Exchange* is made payable be dead at the time when it falls due, and that his Executor, or Administrator, have not yet proved the Will, or taken out Letters of Administration, yet nevertheless you must not omit to make demand of the money at the just time limited in the Bill; And if you offer Security to save harmless against the Executors, and Administrators of the same party deceased, and that it be refused, you must Protest for non-payment.

Bill

Bill without Assignment.

IN like manner, if you have a *Bill of Exchange*, sent to you to get to be accepted, payable to another man, and (the Bill being accepted and due) you have not an Assignment on the Bill from the party to whom it is payable, ordering it to be paid unto you according to custom of Merchants, you must make demand of the money upon that accepted Bill without an Assignment, and you must offer to give Security to save harmless against the party to whom the Bill is made payable, and all others: And if your proffer be refused, you must Protest for non-payment.

No such man to be found.

IF your *Bill of Exchange*, be directed (suppose) to *Nathaniel Q. Merchant* in *London*, and that you shall have enquired on the *Royal Exchange*, and other parts of the City for such a Merchant, and shall not be able to find him out, or any body that knoweth him, or that indeed there be not any such man of that name in *London*, then you must carry your Bill to a Notary publick, and he must Protest thereupon in due form.

No body at Home.

IF when a *Bill of Exchange* is sent you to get accepted, and there be no body at home at the House, or place of Abode of the party on whom the Bill is drawn: Or if when your Bill is due you cannot meet with the party at Home, nor any body else on his behalf to pay the money, you must cause Protest to be made, either for non-acceptance, or for non-payment, at his dwelling House, or Lodging, in his absence, which is as effectual, according to the known Law of Merchants, and the Rules of Equity, (being made in seasonable time) as if the same had been made speaking to him in person, for you cannot be bound (it being beyond your power) to make the party on whom the Bill is drawn to abide at Home, but in reason he is bound to attend his own business at seasonable Hours, and it concerns him to keep a good correspondency with his own Friends, especially in matters of *Bills of Exchange*, whereof he cannot be ignorant.

No avoiding a Protest.

ANd the truth is, if no Protest could be made legally, but in speaking to the party himself, a Protest might be prevented at pleasure: But it lies not in the power of the party on whom a Bill is drawn to hinder the protesting of the Bill, if not by him accepted and paid according to the tenour thereof.

Figures and Words disagreeing.

A *Bill of Exchange*, though written in few words, and contained in a small piece of Paper, yet is of great weight and concernment in point of Trade between Merchant and Merchant, and therefore ought to be written very plain and legible, and without any blots, or mending, or altering of any word thereof, that so there may not arise any doubt or scruple in the payment thereof: And therefore it is that usually Merchants do write the Sum that is to be paid, as well in Figures as in words at length, as you may observe by the several forms of *Bills of Exchange* contained in this Treatise; And if it so fall out, that through unadvisedness, or error of the Pen, the figures of the Sum, and the words at length of the Sum that is to be paid upon any *Bill of Exchange* do not agree together, either that the Figures do mention more, and the words less, or that the Figures do specify less, and the words at length more, in either, or in any such like case, you ought

ought to observe and follow the order of the words mentioned at length and not in Figures, until further order be had concerning the same, because a man is more apt to commit an error with his Pen in writing a Figure than he is in writing of a Word: And also because the Figures at the top of the Bill do only, as it were, serve as the contents of the Bill, and a Breviat thereof, but the words at length are in the body of the *Bill of Exchange*, and are the chief and principal substance thereof, whereunto special regard ought to be had; And although it may so fall out that the Sum mentioned in Figures in the Letter of Advice, and the Sum mentioned in Figures in the *Bill of Exchange* do agree, yet if the Sum mentioned in words at length in the same Bill do disagree, you ought to follow the Order mentioned in words at length in the Bill, and not the Order in figures, for the reasons before alledged.

A Name mended or interlined.

IF it chance that the name of the party, to whom a *Bill of Exchange* is made payable, be mended or interlined in the Bill, and that the same be accepted by the party on whom it is drawn, (though it is an error, and justly to be reprov'd, especially in Merchants) which indeed seldom doth happen, yet nevertheless the same cannot be a sufficient excuse for the party that hath accepted it, or any legal warrant for him to refuse or deny the payment thereof at the time unto that party whose name is mended or interlined in the Bill, or unto his order by his Assignment, if the Bill was so mended before it was accepted, and be made payable to him or his Assigns, for he could not choose but have taken notice of the error when he accepted the Bill, and ought to have satisfied himself therein before he accepted it: If he say, it hath been mended or interlined since he accepted it, he must prove that.

Bill payable positively to such a man.

BUT if the Bill be made payable positively to such a man, and not to such a man, or his Assigns, or Order, then an Assignment on the Bill will not serve the turn, but the money in the strictness of the Letter must be immediately paid to such a man in person, and he must be known to be the same man mentioned in the *Bill of Exchange*, that so the money may not be paid to a wrong party, and so the Acceptor forced to pay it twice. And if the Bill be made payable positively to such a man as hath been said, such a mans Name written on the backside of the Bill in blank, is no sufficient warrant for another man to come (as in his name) to receive the money, but the man himself, to whom the Bill is payable, must appear in person.

Bill without direction.

IN case a *Bill of Exchange* do come without a direction on it, that is to say, if it be not directed to any man, only the Drawer hath set his Name to it, but hath omitted to direct it to the party on whom he intended to charge it; yet if in the Letter of advice to the friend to whom the Bill is payable, or to whom it is sent to get accepted, the Bill is there mentioned to have been drawn on such a man, naming a mans Name; this friend to whom the Bill is sent, ought to present the Bill to that man, to be accepted, according to that advice: And in case that man shall refuse to accept it, because there is no direction upon the Bill unto him, the party to whom the Bill was sent ought to make Protest for non-acceptance, for he protesteth against the Drawer in not having taken sufficient care that the Bill might be accepted by some body according to custom, and the Drawer is justly to bear the charges thereof for his omission and oversight, though I cannot see but if the party to whom the Bill is presented, to be accepted, have likewise advice thereof, and

and sufficient ground or reason to have accepted it, if the Bill had had a direction on it to himself, he may upon sufficient ground accept the Bill upon that advice, although the direction on the Bill to him be omitted; but it must be confessed it is an oversight, and an error in the Drawer, in omitting to direct his *Bill of Exchange*; and if his friend do suffer it to be Protested, I conceive, he shall have sufficiently corrected him for his error.

The Drawer repays the value upon Protest.

IF a *Bill of Exchange* be made payable to one man, for the value received of another man, and the party on whom the Bill is drawn hath accepted the Bill, but at the time when it falls due he faileth in the payment, and hereupon Protest is made, and by vertue of that Protest the party which delivered the value doth recover satisfaction of the Drawer; I say, in this case the Drawer is freely discharged against the party, or parties, to whom the said Bill was made payable, either immediately in the Bill, or mediately by Assignment, or Assignments, were they never so many on the Bill; So that neither he to whom the said Bill was first made payable, nor any other, to whom the said Bill shall be assigned in any manner whatsoever, ought to molest or trouble the Drawer, or legally, according to the Law of Merchants, can sue or prosecute the Drawer, he having already repayed the money to the right party, whose receipt and discharge for the same is a sufficient release against all further trouble which may happen to be made upon him by any body whatsoever; Neither can he to whom the Bill is first made payable (if but an Assign of the Deliverer) prosecute the Acceptor (after the Drawer hath given satisfaction to the party which delivered the value) no more than my Assign can protest and prosecute a Surety upon a Bond made payable unto me, or my Assigns after that I shall have received satisfaction from the principal; for although I must confess, in this case the Acceptor is not totally discharged, for it is supposed he did accept the Bill by order of the Drawer, or for some other account, to whom therefore he must be responsible: Yet in reference to the party that delivered the value first, and the party to whom the Bill was payable (supposing himself to be but an Assign of the Deliverer) the Acceptor doth but confirm what the Drawer hath done, and the Drawer having made satisfaction to the Deliverer, the Acceptor is likewise discharged against the Deliverer, and against the party to whom the Bill was first payable, (if he be but an Assign) but the Acceptor, by vertue of his acceptance, makes himself debtor, and is still liable to the Drawer, or to the account for which he accepted the Bill, until satisfaction be given.

Letters of Credit.

THe chiefest means of Correspondency and Trade between Merchant and Merchant from one Place or Country to another, doth consist, and is born up by Letters missive from the one to the other; which Letters, if not countermanded, are binding, and may serve for sufficient proof according to the Law of Merchants, in case of dispute; and therefore it is that Merchants do usually keep Copies of their Letters which they do write to their Correspondents, thereby to know what order they do give in their affairs, and whereunto they are bound; and these Letters have divers and several appellations, though they serve all for advice and order, yet some are more particularly called Letters of Commission, others Letters of Advice, others are called Freight-Letters, and others Letters of Credit: Letters of Commission are for buying or selling of Goods, freighting Ships, taking up Money, or remitting Money by Exchange, or the like; Letters of Advice are such which I write to my Friend, Servant, Correspondent, or Principal, advising them of Monies drawn or remitted by Exchange; Freight-Letters are such which are written upon the freighting, or taking to freight, any Ship or Vessel, or any Tunnage thereof, informing what Tunnage is taken to freight, and what freight is to be paid

for the same; Letters of Credit are properly such which are written to furnish Monies by Exchange upon the Credit of him that writes the Letter: These Letters of Credit (in regard they do more immediately concern the Credit and Honour of the party which doth write the same, supposing him to be a Merchant, or Trader, whose chief and best substance is his Credit) must needs be held of most concernment, and most binding by, or from the party, or parties, that do underwrite or subscribe the same, unto the party or parties to whom they are directed, or who are concerned therein; In case he or they shall comply therewith, because thereby the Credit of him which underwrites the Letter is vindicated, and his Honour, Repute, and Esteem much manifested. Now Letters of Credit, for the furnishing of Monies by Exchange, are of two sorts, the one general, the other special: The general Letter of Credit is, when I write my open Letter directed to all Merchants and others that shall furnish Monies unto such and such Persons upon this my Letter of Credit, wherein, and whereby I do bind my self, that what Monies shall be by them delivered unto the party, or parties, therein mentioned, within such a time at such and such rates, (or in general terms at the Price Current) I do thereby bind my self for to be accountable and answerable for the same to be repaid according to the Bill, or *Bills of Exchange*, which upon receipt of the money so furnished shall be given or delivered for the same; and if any money be furnished upon such my general Letter of Credit, and *Bills of Exchange* therefore given, and charged, drawn, or directed to me, although when the Bills come to hand, and are presented unto me, I should refuse to accept thereof, yet (according to the custom of Merchants) I am bound and liable to the payment of those *Bills of Exchange*, by virtue and force of such my general Letter of Credit, because he or they which do furnish the money, have not so much (if any) respect unto the sufficiency or ability of the party which doth take up the Money, as unto me who have given my Letter of Credit for the same, and upon whose Credit meerly those monies may be properly said to have been delivered; The Special Letter of Credit is, when a Merchant, at the request of any other man, doth write his open Letter of Credit, directed to his Factor, Agent, or Correspondent, giving him order to furnish such, or such a man by name with such or such a Sum of Money, at one or more times, and charge it to the account of the Merchant that gives the Letter of Credit, and takes *Bills of Exchange*, or Receipts, for the same; particular Letters of Credit are usually writ and subscribed with the own hand of the Merchant that grants them, wherein it is very expedient, (as well for the certainty of him that is to furnish the Monies, that he may be sure the Letters come directly from the Merchant, and so that his credit may not suffer through any dilemma or demur in compliance, by reason of any doubt which may be of the reality of the Letter, as for the plain meaning and obligation of the Merchant himself to be responsible for the same) that the Merchant do mention or recite some thing or other particularly which hath happened in some former affairs or dealings, or which is yet depending between them, or at leastwise the date of his last Letter. Now in the General Letter of Credit, he that writes it doth make use of his Credit for his own account and concerns in his way of Trade, and therefore there need no more than his Letter of Credit to make him liable to repay what shall be so furnished; But in the particular Letter of Credit, he that writes the Letter doth it not to make use of the monies himself, or to be employed for his own use, but for the use and accommodation of some other man, at whose request he is willing and doth write his Letter of Credit; and therefore it is very expedient and ordinary for him, at whose intreaty the Letter is written, at the writing, and upon receipt thereof, to give security by Bond, or otherwise, unto the Merchant that gives the Letter of Credit for repayment unto him, his Executors, or Assigns, of all such monies as shall be received by virtue of the said Letter of Credit; for the Merchant by his Letter stands sufficiently bound to his Correspondent, and therefore it is no more but reason that he for whom the Letter is granted should give (as it were) his Counterbond for repayment. The *Bills of Exchange*, which

which are to be made for monies taken up by Letters of Credit, do run in the ordinary form of *Bills of Exchange*, whereof I have set down several towards the beginning of this Treatise; As for the form of the General Letter of Credit (in regard each man knoweth best his own occasions inducing him thereunto, whereof the Letter must chiefly consist) I shall wave it; and will only set down a form of a particular Letter of Credit, which may run in these, or the like words:

Laus Deo, in London this 29 of February, 1654.

Mr. William M.

SIR, My last unto you was of the 12th of January, wherein I wrote you what needful in answer to yours of the seventh of the same month; This serves chiefly to desire you to furnish and pay unto Mr. John G. English Gentleman, to the value of two thousand Crowns at one or more times, according as he shall have occasion, and desire the same of you, taking his Receipt, or *Bills of Exchange*, for the monies which you shall so furnish him with, and put it to my account, and this my Letter of Credit shall be your sufficient warrant for so doing, Vale.

Yours

To Mr. William N. Merchant at Paris.

Thomas P.

Such a Letter as this is to be delivered open unto the party that is to make use thereof, but then the Merchant that writes this Letter of Credit doth usually give notice thereof in, or by, his next Letters which he shall write to his friend to whom it is directed, who having paid the monies, and taken receipt, or *Bills of Exchange* for the same, must send them back to the Merchant that gave the Letter of Credit, for him to demand payment thereupon of those that of right shall appertain, according to reason.

Put Bill in Letter-Cafe as Almanack.

IN regard *Bills of Exchange* (though of great concernment) are ordinarily written upon small pieces of Paper of about three or four Fingers broad, which by reason thereof are the more subject to be lost, especially if you carry them loose about you; Therefore I would advise you (for prevention thereof) to keep a Letter-Cafe, or (which is better) a Pocket-Almanack, or small Pocket Paper-Book with Clasps, and put your *Bills of Exchange* therein, that so they may be kept clean and whole, and less subject to be lost.

How to bring French Crowns into Sterling Money.

IF you have a *Bill of Exchange* sent you from France, the money to be received in London, and your Bill be remitted to pay so many Crowns, at such, or such a price, as it is usual so to do; To know how much you must receive herein Sterling Money, you must first bring your French Crowns into Pence Sterling, at the price or rate set down in your Bill, and then bring your Pence into Pounds, and you will have your desire: As for Example, If your Bill be drawn to pay 250. Crowns at 56½d. per Crown, first multiply the 250 Crowns by 56½d. and it will make 14000 Pence, whereunto add for the 62½ Pence (because 62½ is the 1 part of 250) and it will make 14062½d. Sterling, and divide the 14062 by 240d. (because 240d. makes a Pound Sterling) and it will produce 58 Pounds Sterling, and there will remain 142 Pence, which divide by 12d. and it will make 11 Shillings, and there will remain 10d. then add the ½d. remaining of your multiplication, and it will be together 58:11:10½. As for Example, thus:

250 Crowns multiplied by 56½d. makes 14000 Pence, and 62½ Pence added makes 14062½d. Sterling, divided by 240d. makes 58 Pounds Sterling, and 142 Pence remaining, divided by 12d. makes 11 Shillings, and 10d. remaining, and ½d. remaining of the multiplication, makes 58:11:10½.

250	(1	(1
56	24 (4	20
1500	24 8 (2	22 (11-10
1250	24 4 8	22
62½	2	x
14062½	58-11-10½	

By the same rule you may reduce Ducats, Dollars, and Pieces of Eight into Sterling Money, when you know how many Pence sterling the Ducat, Dollar, or Piece of Eight is valued at for the Exchange thereof; but because this doth more properly belong to the Art of Arithmetick, whereof divers able men have already put forth several Treatises, as well in *French* as in *Dutch*, and also in *English*, some whereof have come to my hands, therefore I shall not proceed any further herein; It sufficeth, that what I have here, in this present Treatise declared, is warrantable according to the Law of Merchants, and enough to guide any in the Trade of Exchange beyond what hath ever hitherto been published by any, which I will aver and justifie.

Directions concerning the two ensuing Tables.

THe first Table is for any year except Leap-year: The second Table is only for Leap-year, which happens every fourth year, as namely, *Anno* 1656. 1660. 1664. &c.

In the first Column of either of those Tables I have put the new stile (or the Roman Account) of the days in the year, in regard it is ten days before our English Account; And I have placed the English Account, or old stile in the second Column, and so again the new stile in the third Column, and our English stile in the fourth, and so forward from the Left-hand towards the Right-hand, every odd Column which hath the month named at the top thereof is the new stile Account, and every second or even Column, which hath not the month writ at the top is the old stile Account: as you may perceive thereby, in that the months do begin just ten days after they are begun by the new Account: And in both of these Tables I have exactly counted day for day, and set them side by side, upon an equal and streight line from the Left-hand to the Right-hand, from new stile to old stile for every day in the year; Leap-year consisting of 366 days, and the ordinary years of 365 days; each stile agreeing with the other, even to the very same day of the Week.

By these Tables may exactly be known when *Bills of Exchange*, made payable at Usance, or Usances, will fall due from new stile to old stile: Thus, a Bill dated the first of *January* 1655. new stile, payable at double Usance in *London*, to know when this Bill is due, first I enter the first Table, and find the first of *January* new stile to be the 22 of *December* old stile, which is the date of the Bill, then I go streight along the same Line, and in the fourth Column towards my Right-hand, I find 22 (which is the 22 of *January*) that is one Usance, and yet along the same Line, in the sixth Column, I find 19. which is the 19 of *February*, being the day on which the Bill is due: Again, a Bill dated the 8th of *January* 1665. new stile, payable at double Usance, having first found the date in the first Table, I go streight along the same Line from the 8th of *January* on my Left-hand to the sixth Column towards my Right-hand, where I find 26 of *February* old stile, on which day the Bill will fall due; in like manner, a Bill dated the tenth of *January* new stile at Usance, will be due the 31 of *January* old stile, and payable at double usance will be due the 28 of *February* old stile, if not in Leap-year; but if it be

in

in Leap-year, then I make use of the second Table serving for Leap-year; and I do there find that a Bill dated the first of *January* at double Usance, will be due in *London* the 20 of *February* old stile. Item a Bill dated in Leap-year the 8 of *January* new stile at double Usance will be due the 27 of *February* old stile; And a Bill dated the tenth of *January* new stile at double Usance will be due the 29 of *February* old stile; And so of any other date of *Bills of Exchange* payable at any Usances, or Usance, and half, or the like, first find out the date of your Bill in the Tables, and then look streight upon the same Line every other Column towards your Right-hand, you will find the Usances, or Usance, set down according to the *English* Account, and for a half Usance you must always reckon fifteen days forward; These Tables are so exactly made, that they cannot deceive any, but may serve as a competent Judge in resolving many Doubts, Scruples, and Questions which may be made between party and party, concerning the precise day on which any *Bill of Exchange* will fall due, as aforesaid; which in regard (as I conceive) it is plainly set down in each Table, therefore I shall forbear any further Explanation thereof.

An

An Almanack, or Table, whereby to know the just Date of Bills of Exchange in any Year (except Leap-Year) for ever.

Jan.	Fe.	Ma.	Ap.	May	June
1 22	1 22	1 19	1 22	1 21	1 22
2 23	2 23	2 20	2 23	2 22	2 23
3 24	3 24	3 21	3 24	3 23	3 24
4 25	4 25	4 22	4 25	4 24	4 25
5 26	5 26	5 23	5 26	5 25	5 26
6 27	6 27	6 24	6 27	6 26	6 27
7 28	7 28	7 25	7 28	7 27	7 28
8 29	8 29	8 26	8 29	8 28	8 29
9 30	9 30	9 27	9 30	9 29	9 30
10 31	10 31	10 28	10 31	10 30	10 31
11 <i>Jan. 1.</i>	11 <i>Fe. 1.</i>	11 <i>Ma. 1.</i>	11 <i>Apr. 1.</i>	11 <i>Ma. 1.</i>	11 <i>Jun. 1.</i>
12 2	12 2	12 2	12 2	12 2	12 2
13 3	13 3	13 3	13 3	13 3	13 3
14 4	14 4	14 4	14 4	14 4	14 4
15 5	15 5	15 5	15 5	15 5	15 5
16 6	16 6	16 6	16 6	16 6	16 6
17 7	17 7	17 7	17 7	17 7	17 7
18 8	18 8	18 8	18 8	18 8	18 8
19 9	19 9	19 9	19 9	19 9	19 9
20 10	20 10	20 10	20 10	20 10	20 10
21 11	21 11	21 11	21 11	21 11	21 11
22 12	22 12	22 12	22 12	22 12	22 12
23 13	23 13	23 13	23 13	23 13	23 13
24 14	24 14	24 14	24 14	24 14	24 14
25 15	25 15	25 15	25 15	25 15	25 15
26 16	26 16	26 16	26 16	26 16	26 16
27 17	27 17	27 17	27 17	27 17	27 17
28 18	28 18	28 18	28 18	28 18	28 18
29 19	29 19	29 19	29 19	29 19	29 19
30 20		30 20	30 20	30 20	30 20
31 21		31 21		31 21	

July	Aug.	Sept.	Oct.	Nov.	Dec.
1 21	1 22	1 22	1 21	1 22	1 21
2 22	2 23	2 23	2 22	2 23	2 22
3 23	3 24	3 24	3 23	3 24	3 23
4 24	4 25	4 25	4 24	4 25	4 24
5 25	5 26	5 26	5 25	5 26	5 25
6 26	6 27	6 27	6 26	6 27	6 26
7 27	7 28	7 28	7 27	7 28	7 27
8 28	8 29	8 29	8 28	8 29	8 28
9 29	9 30	9 30	9 29	9 30	9 29
10 30	10 31	10 31	10 30	10 31	10 30
11 <i>Jul. 1.</i>	11 <i>Aug. 1.</i>	11 <i>Sept. 1.</i>	11 <i>Oct. 1.</i>	11 <i>Nov. 1.</i>	11 <i>Dec. 1.</i>
12 2	12 2	12 2	12 2	12 2	12 2
13 3	13 3	13 3	13 3	13 3	13 3
14 4	14 4	14 4	14 4	14 4	14 4
15 5	15 5	15 5	15 5	15 5	15 5
16 6	16 6	16 6	16 6	16 6	16 6
17 7	17 7	17 7	17 7	17 7	17 7
18 8	18 8	18 8	18 8	18 8	18 8
19 9	19 9	19 9	19 9	19 9	19 9
20 10	20 10	20 10	20 10	20 10	20 10
21 11	21 11	21 11	21 11	21 11	21 11
22 12	22 12	22 12	22 12	22 12	22 12
23 13	23 13	23 13	23 13	23 13	23 13
24 14	24 14	24 14	24 14	24 14	24 14
25 15	25 15	25 15	25 15	25 15	25 15
26 16	26 16	26 16	26 16	26 16	26 16
27 17	27 17	27 17	27 17	27 17	27 17
28 18	28 18	28 18	28 18	28 18	28 18
29 19	29 19	29 19	29 19	29 19	29 19
30 20	30 20	30 20	30 20	30 20	30 20
31 21	31 21		31 21		31 21

*An Almanack, or Table, whereby to know the just Date of Bills of Exchange from
New Stile to Old Stile in Leap-Year for ever.*

Jan.	Fe.	Ma.	Ap.	May	June
1 22	1 22	1 20	1 22	1 21	1 22
2 23	2 23	2 21	2 23	2 22	2 23
3 24	3 24	3 22	3 24	3 23	3 24
4 25	4 25	4 23	4 25	4 24	4 25
5 26	5 26	5 24	5 26	5 25	5 26
6 27	6 27	6 25	6 27	6 26	6 27
7 28	7 28	7 26	7 28	7 27	7 28
8 29	8 29	8 27	8 29	8 28	8 29
9 30	9 30	9 28	9 30	9 29	9 30
10 31	10 31	10 29	10 31	10 30	10 31
11 <i>Jan. 1.</i>	11 <i>Fe. 1.</i>	11 <i>Ma. 1.</i>	11 <i>Apr. 1.</i>	11 <i>Ma. 1.</i>	11 <i>Jun. 1.</i>
12 2	12 2	12 2	12 2	12 2	12 2
13 3	13 3	13 3	13 3	13 3	13 3
14 4	14 4	14 4	14 4	14 4	14 4
15 5	15 5	15 5	15 5	15 5	15 5
16 6	16 6	16 6	16 6	16 6	16 6
17 7	17 7	17 7	17 7	17 7	17 7
18 8	18 8	18 8	18 8	18 8	18 8
19 9	19 9	19 9	19 9	19 9	19 9
20 10	20 10	20 10	20 10	20 10	20 10
21 11	21 11	21 11	21 11	21 11	21 11
22 12	22 12	22 12	22 12	22 12	22 12
23 13	23 13	23 13	23 13	23 13	23 13
24 14	24 14	24 14	24 14	24 14	24 14
25 15	25 15	25 15	25 15	25 15	25 15
26 16	26 16	26 16	26 16	26 16	26 16
27 17	27 17	27 17	27 17	27 17	27 17
28 18	28 18	28 18	28 18	28 18	28 18
29 19	29 19	29 19	29 19	29 19	29 19
30 20		30 20	30 20	30 20	30 20
31 21		31 21		31 21	

July	Aug.	Sept.	Oct.	Nov.	Dec.
1 21	1 22	1 22	1 21	1 22	1 21
2 22	2 23	2 23	2 22	2 23	2 22
3 23	3 24	3 24	3 23	3 24	3 23
4 24	4 25	4 25	4 24	4 25	4 24
5 25	5 26	5 26	5 25	5 26	5 25
6 26	6 27	6 27	6 26	6 27	6 26
7 27	7 28	7 28	7 27	7 28	7 27
8 28	8 29	8 29	8 28	8 29	8 28
9 29	9 30	9 30	9 29	9 30	9 29
10 30	10 31	10 31	10 30	10 31	10 30
11 <i>Jul. 1.</i>	11 <i>Aug. 1.</i>	11 <i>Sept. 1.</i>	11 <i>Oct. 1.</i>	11 <i>Nov. 1.</i>	11 <i>Dec. 1.</i>
12 2	12 2	12 2	12 2	12 2	12 2
13 3	13 3	13 3	13 3	13 3	13 3
14 4	14 4	14 4	14 4	14 4	14 4
15 5	15 5	15 5	15 5	15 5	15 5
16 6	16 6	16 6	16 6	16 6	16 6
17 7	17 7	17 7	17 7	17 7	17 7
18 8	18 8	18 8	18 8	18 8	18 8
19 9	19 9	19 9	19 9	19 9	19 9
20 10	20 10	20 10	20 10	20 10	20 10
21 11	21 11	21 11	21 11	21 11	21 11
22 12	22 12	22 12	22 12	22 12	22 12
23 13	23 13	23 13	23 13	23 13	23 13
24 14	24 14	24 14	24 14	24 14	24 14
25 15	25 15	25 15	25 15	25 15	25 15
26 16	26 16	26 16	26 16	26 16	26 16
27 17	27 17	27 17	27 17	27 17	27 17
28 18	28 18	28 18	28 18	28 18	28 18
29 19	29 19	29 19	29 19	29 19	29 19
30 20	30 20	30 20	30 20	30 20	30 20
31 21	31 21		31 21		31 21

*Short Instructions how to keep Merchants Books of Account,
after the Italian manner.*

1. Money paid.

When you pay any Money to any Body, make the Person Debitor, and the Account of Cash Creditor.

2. Money received.

For Money received, make the Account of Cash Debitor, and the Person of whom it is received Creditor.

3. Goods bought for ready Money.

When Goods are bought for ready Money, make the Account of Goods Debitor, and Cash Creditor.

4. Goods sold for ready Money.

When Goods are sold for ready Money, make the Account of Cash Debitor, and the Goods Creditor.

5. Goods bought at time.

When Goods are bought at time, then make the Account of the Goods Debitor, and the Person of whom they are bought Creditor.

6. Goods sold at time.

When Goods are sold at time, then make the Account of the Person Debitor and the Goods Creditor.

7. Goods bought one part at time, and the rest for ready Money.

Goods bought one part for ready Money, and the rest at time, must be divided in two parts, namely, first, the Goods must be made Debitor for the whole Sum, and the Person of whom they are bought Creditor: Secondly, as much as is paid in ready Money, you must make the Person Debitor, and Cash Creditor.

8. Goods sold one part for ready Money, and the rest at time.

Goods sold one part for ready Money, the rest at time, first you must make the Person Debitor for the whole sum, and afterwards the Goods Creditor, then you must make the Cash Debitor for so much as you receive in ready Money, and the Person Creditor for the rest.

9. Money paid for Goods before it be due.

When you have bought any Goods at time, and afterwards you agree with the Person which sold you the Goods to pay your Money before it be due, with rebating or discount, then you must make the Person Debitor as followeth, *viz.* to Cash for so much as you pay him, and to profit and loss for the rebatement, or allowance for the discount.

10. Goods sold in barter for others.

When you sell Goods in barter for others, then you must make the Goods which you receive Debitor to the Goods which you deliver.

*Receive before you write, and write before you pay,
And so a good Account, be sure to keep you may.*

FINIS.

THE
Merchant's Mirrou:
OR,
DIRECTIONS
For the perfect Ordering and Keeping of his
ACCOUNTS.

FRAMED
By way of DEBITOR and CREDITOR, after
the (so tearmed) *Italian-manner*: containing 250 rare
Questions, with their Answers, in form of a Dialogue.

AS LIKEWISE
A *Waste-Book*, with a compleat *Journal* and *Leager* thereunto ap-
pertaining; unto the which I have annexed Two other *Waste-Books* for Exer-
cise of the Studious: and at the end of each is entred the brief Contents of the
Leagers Accounts, arising from thence.

AND ALSO
A *Month-Book*, very requisite for Merchants, and commodious
for all other SCIENCE-LOVERS of this famous ART.

Compiled by RICHARD DAFFORNE, of Northampton, *Accomptant*,
and Teacher of the same, after an exquisite Method in the English and Dutch
Language.

J. vanden V.

Soo eenigh licht-berispent Man,
Syn werck veracht, off soeckt t'onteerren,
Die maectet beeter, Soo hy kan:
'khebb' groote lust noch meer te Leeren.

H. L. S.

Dordeelt iemant voor het Leezen;
Niet goet kan syn Dordeel weezen.

Leerende, leere ick.

The Contents are immediately prefixed before the Book.

L O N D O N,
Printed by Miles Flesker, for Robert Horne, at the South entrance
of the Royal Exchange. 1684.

MEMORANDUM

TO THE HONORABLE SECRETARY OF THE INTERIOR

FROM THE COMMISSIONER OF THE GENERAL LAND OFFICE

SUBJECT: LANDS IN THE STATE OF TEXAS

Reference is made to the report of the Surveyor General of Texas, dated the 1st day of January, 1880, in relation to the lands in the State of Texas.

The Surveyor General reports that the lands in the State of Texas are divided into two classes, viz: the lands of the United States and the lands of the State of Texas.

The lands of the United States are divided into two classes, viz: the lands of the United States and the lands of the State of Texas.

The lands of the State of Texas are divided into two classes, viz: the lands of the State of Texas and the lands of the United States.

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TO THE
RIGHT HONOURABLE,
AND
Right Worshipful
THE
GOVERNOURS,
AND
FELLOWSHIP

OF { *Merchants Adventurers of England.
English Merchants for the Discovery of New Trades.
Merchants of East-land.
Merchants of England trading into the Levant Seas.
Merchants of London, trading into the East-Indies.
Adventurers of the City of London, for a Trade upon the
Coasts, and In-lands of divers parts of America.*

RICHARD DAFFORNE so wisheth your Understandings
Illumination, in your Terrestrial Talents Administration, that
with comfort you may hear the joyfull Sentence of your twice
commended Service, *Matth. 25. Ver. 21, 23.*

*Well done thou good and faithfull Servant, true,
Thou hast been faithfull over things a few,
I'll make thee Ruler over many things,
Possess the joy of thy Lord, King of kings.*

RIGHT HONOURABLE, &c.

After many years residence at Amsterdam in Holland, I (upon
the often importunate Letters of some Merchants, my very good
Friends) resolved to pitch the Tent of my abode in London, which being
effected An. 1630. I then (after some rest) set my course unto several
Stationers shops; there gazing about me (as one reviving from a Trance,
to view what the Laborious Artist had acted and divulged in Print (as
other Nations) for the assistance of Merchandizing, wherewith (blessed
be the Great-All) this Renowned City is thoroughly enterlac'd & adorn'd.

But as a Shipper anchoring upon an unknown Isle, presently perceiveth
those parts not to be inhabited; by the Non-tillage, or the like; even so
(contrary to my expectation) I perceiving the number of Writers to be
few, feared that love to this Art was likewise small: Seeing that good

The Epistle Dedicatory.

Acceptance engendereth good Performance. *The truth of this I can averr with many Instances in several Authors; as Eorestain, Johu Impen, Cloot, Mennher, Savonne, Nicholas Pieterfon, Rentergem, Marten vanden Dyck, Hoorbeck, van Damme, Wencelaus, Coute-reels, Simon Stevin, John Willemfon, Waninghen, Passchier Goof-sen, & divers others, whose Books are extant. By which may evidently be conjectured, that in those times, & in their parts where they then publisht their works, were found many Science-lovers that affected this Art; by whose allurements those worthy Writers were induced to set Pen to Paper, endeavouring with their best gifts to satisfy the desire of those Art-desirers.*

The Merchants of the Low-countries (of whom I can speak in part) being generally enamoured of this Art, because of it's Utility, allure their Teachers to industry, by applauding their vigilancy; encouraging them (with the presence of their Children and Servants in their Schools) daily to publish new questions; or at least to revive the profitable Labours of ancient Authors, making them fit for our times.

But we, alas, the small love (pardon my truth-speaking) that a great part of our Merchants bear to this Science, daunteth the Pen of Industry in our Teachers, making them with a suspensive fear to doubt (and not altogether groundless) that the profit will not countervail their pains; by which means Teachers, Merchants, and therefore Youth, are linked in Arts Enemies shakles.

What may be the cause of this Ignorance? Are our Teachers so insufficient? Or hath Dame-Nature, with her Coadjutor Industry, bestowed her Benevolence more sparingly upon our Nation than upon others? The last cannot be: for we can learn it exquisitely abroad of other Nations (as multitudes can witness) why not at home? I answer as before, because at home (for want of love to this Art) many Merchants are insufficient Presidents to their Servants, who by their Documents can be but Equivalent Imitators. Want of love to this Art is the cause why James, Peele, and others that have written in English upon this subject, are known by Name onely, & not by Imitation. Yea, even the Memory of their Names dyeth, being there is no cause to commit their painful Labours unto the Name-reviving Press. How then shall our Youth attain unto this Art, but by frequenting abroad amongst other Nations? And

*They being then at Rome,
Will do as there is done.*

This stupidity cannot be imputed to our Teachers: for if at home (as other people doe) we did by Love allure, and with Reward induce each other to Art by a competent Dispensation amongst our selves, of that money which we bestow abroad amongst Aliens, then would our Teachers be vigilant, our Land adorned with this knowledge, and our Youth should not need to be transported into other Countries for Arts Documents.

Against which preposterous poyson I have emboldened my self to prepare

The Epistle Dedicatory.

prepare this Antidote, being by Nature obliged to offer up part of the Widows Mite of my knowledge unto the Land of my Breaths-first drawing.

Divers are the humours of men; therefore there is but small Probability to please all: yet to endeavour a general satisfaction is unblameable.

My intent is not to prescribe these Principles as fully sufficient, though for their Number approveable: for time at present doth not yield permission to impart what my Affection desired, and Will determined to divulge; but these are Allurements only, to stir up the better experienced to amend what I (through want of Art) have not so compleatly handled as I desire and it deserves, being an Art (saith Simon Stevin in his Princely Book-keeping, fol. 7. & 12.) worthy to be numbred amongst the Liberal Sciences. But I already hear Objections against the First, and Second Waste-books; that therein are exercised some accounts, which are altogether needles here in England: as is the Bank-Account. I grant it to be an Account not usefull in our Kingdom; but that the knowledge thereof should be un-usefull to this Arts-Learners, I deny. True it is, that by Birth we are Circumferenced with the Ocean; but the Great-All hath not so strictly limited us within the Bounds thereof, that we are abridged from the Conversation and Enter-course of Merchandizing with foreign Nations, as well by their frequenting of our Borders, as we commercing with them in the Body of their Countries. And when our Merchants (Old, or Young) trade with them in their places, must not they learn to be acquainted with their Phrases used among them concerning Commerce? Of which Banck is none of the least in several places in Europe, unto which our English Merchants have their Concourse. And must the advertisement of the Course thereof (before we come to the actual exercise) be a Blemish, and accounted as a needles thing in my Book? Right Worshipfulls, behold the Rancor of black Envy, that endeavoureth to have us ignorant of Martial affairs, untill we come to the point of Battel. The like Objection is alledged against my entring of an Account of Time and Ready-money. What if we have them not in use amongst our selves? Let us cast up our accounts with other Nations, and (to our cost) they will teach us how to frame an account of Time and Ready-money, if our Factor, or Correspondent be in disburse for us any quantity of money, and for time worth the reckoning, as experience hath shewed me in many passages. And what then? Must not we seek the aid of some experienced to assist us? because we regarded not the Documents of them (at home) that endeavoured to inform us of the Manner and Matter. What Amercement doth not this Disdain-worthy wilfull Ignorance merit?

Again, the keeping of an account of time and Ready-money (say they) may be avoided with an account Currant, or a General account, upon which is entred matters Bought, Sold, Drawn, Remitted, Given, or Taken upon Deposito, and the like: of which manner I am no way ignorant. But let us come to the Period, or Foot of that General account, and there the Conclusion sheweth that I am Debitor to another, or the Contrary: how shall I find the Ready-money that at present I am to receive or pay upon that account? To make this apparent, an imaginary account may be framed as this:

Anno 1635.

John Knol, his General-account, Debitor.

		L.	sh.	d.
10	April, for Waresbought, due 27. of September next—	500	—	—
8	June, for an Exchange remitted for him this day by his order—	768	—	—
3	August, for an Exchange drawn upon me, due the 27. of the next month—	687	—	—
25	October, for Deposito money lent unto his friend by his order, for 4 months, is with forbearance—	1026	13	4
14	December, for an Exchange drawn, due the 29. present—	300	—	—
31	Dito, for Interest of L. 768. from the 8. of June, are 6 $\frac{3}{4}$ months, producing at 8. per Cent. to—	34	11	2
—	Dito, for Interest of 1187. L. being L. 500. the 10. of April, and 687. L. the 3. of August, are 3 months—	23	14	10
	Sum L.—	3339	19	4

1635.

John Knol, Debitor.

		L.	sh.	d.
31	December, for Balance of the above-standing account--	1070	14	.8
—	Dito, for a Debt made the 5 of May, but not received, being—	400	—	—
	Sum L.—	1470	14	8

Anno 1635.

		L.	sh.	d.
<i>Contra Creditor.</i>				
25	March, for an Exchange drawn by me at 3. <i>usos</i> , according to his order: due the 4. of <i>July</i> their stile—	700	—	—
5	May, for Wares sold, due the 30. of <i>October</i> next—	400	—	—
19	<i>July</i> , for an Exchange remitted me, due the last of <i>September</i> next—	500	—	—
30	<i>September</i> , for Interest money taken up by his order, to be repaid the first of <i>February</i> next—	620	—	—
31	<i>December</i> , Interest of 700. L. the 25. of <i>March</i> are 5 $\frac{1}{4}$ months, at 8 <i>per Cent</i> produce—	26	16	8
—	<i>Dito</i> , for Interest of L. 500. and L. 620. for 3 months, are—	22	8	—
—	<i>Dito</i> , for Balance hereof, due to me when all Debts are received, and paid—	1070	14	8
	Sum L.—	3539	19	4

1635.

		L.	sh.	d.
<i>Contra, Creditor.</i>				
31	<i>December</i> , for Money lent by his appointment unto his friend the 25. of <i>October</i> , not due, —	1026	13	4
—	<i>Dito</i> , due to me in Ready-money—	444	1	4
	Sum L.—	1470	14	8

But

The Epistle Dedicatory.

But what name ought this second account to bear? His General account is an improper Nomination: for here he is made a Debitor for that which he properly ought to be a Creditor; and the contrary thereof. Shall the name be called

His Reforming Account?

Or,

His Separating Account?

Or,

His Dis-uniting Account?

Surely one of those Names the Child must bear. For being that Money, and Time are confusedly entermixed together, Reforming is requisite. And seeing that they were annexed or knit to each other in an obscure form, this Dis-uniting of the General account doth compendiously unite Time to Time account, and Ready-money to Ready-money account; as will appear by the beginning of this third form: so that they (will, or nill) are at the up-shot of the General account necessitated to frame an account of Time, and Ready-money in substance, although (aloose off) they obscure it under another Name. But because the Beginners are un-acquainted with the Ordering of such accounts, I intend in brref to enter the Journal parcells that close up the first, frame the second, and open the third Account.

2.
1. *John Knoll his Reforming account, Debitor to John Knoll his old General account, L. 1070. 14. 8. d. for the foot of that account, due to me, as it enter-mixedly standeth the 31. of December, being* _____ *L. 1070. 14. 8.*

2.
3. *John Knoll his Reforming account, Debitor to John Knoll his new General account L. 400. —. —. d. for a Debt of fold wares made the 5 of May last, and not received, being* _____ *L. 400. —. —.*

3.
2. *John Knoll his new General Account, Debitor to Dito his Reforming account, L. 1026. 13. 4. d. for Interest-money, by his order lent unto his Friend the 25. of October, at 4. months, being* _____ *L. 1026. 13. 4.*

3.
2. *John Knoll his new General account, Debitor to Dito his Reforming account, L. 444. 1. 4. d. due to me in Ready-money to draw at pleasure, being* _____ *L. 444. 1. 4.*

Nota, These two last sums might have been joined in one, if the Beginner could so apprehend them.

The third FORM.

<i>John Knoll his new General account, Debitor.</i>	<i>Contra, Creditor.</i>
<i>1635. 31. December, for money upon time</i> _____ <i>L. 1026. 13. 4.</i> <i>Dito, for Ready-money now due</i> _____ <i>L. 444. 1. 4.</i>	<i>1635. 31. December, for a Debt not received</i> _____ <i>L. 400. —. —.</i>

This

The Epistle Dedicatory.

This is onely a touch, to shew that at the up-shot of each General account the form must in substance be drawn to an account of Time, and Ready-money, albeit they strive to obscure the Title.

Yet more rubbs: *The word Repertition is not used in my Book, as James Peele, and many Merchants do; which would much abridge the prolixity of my Journal passages. True it is, I have not used that word Repertition since Art-discerning hath befriended me. Concerning James Peele, I peaceably pass him, in respect of the antiquity of his Work, and long interred Body. As for that word Repertition used at present among Merchants, I say, that an Experienced Merchant is not confined to the strictness of School-rudiments, they being the main Tenour of this Book, as by the Title thereof appeareth in these words:*

*Directions for the perfect Ordering, and
Booking of his Accounts.*

Note, the Title saith not, For the abridgement of his accounts, because a Merchant must govern his Books as the Circumstances of his Traffick requireth. True it is, the ground-knowledge of Book-keeping is in it self the same: but the words and manner of entrances are derived from the Trafficks form, though in all, the words Debitor and Creditor are used. But whosoever endeavoureth to confine Me to use the word Repertition in this Book, laboureth to enduce me to enter such imaginary Titles in my Journal, that neither are entred into Kalendar, nor Leager. Look into the Kalendar or Leager of James Peele, and see if in either you find a Title termed Repertition: neither can you find any in the Merchants Kalendar, or Leager; therefore is the Title Repertition a forged Title. For this is a certainty, that such Title words as each Journal parcel beareth, such words ought to be entred in the Kalendar, and Leagers Titles. Other Objections at present I intend to pass, making my Conclusion with another's words,

Heart, take thine ease; men hard to please
thou haply might'st offend:
Though one speak ill of thee, some will
say better. There's an END.

Your Affectioned with his

best Endeavours

R. D. of Northampton.

RALPH HANDSON ACCOMPTANT,
Touching the
AUTHOUR
AND HIS
WORK.

How necessary and profitable the excellent Art of keeping Accompts by way of Debitor and Creditor is, all those who are experienced therein can abundantly witness; as the Instructions and Examples in this Book, yea, the whole work itself doth sufficiently manifest. For this is that Art, or *Rule of Equality*, that *restoreth to one* just as much as it *taketh from another*, without partiality: as I have said in the beginning of the Notes to a Book published *Anno 1632.* by one *John Carpenter*, part of which Notes I had collected out of *Henry Wanninghen* in French, for mine own use; but they were surreptitiously gotten from me, and with them and other Mens Examples, a Book of Accompts is patcht up, and printed for an exact one, *without my privity*. It is true that divers have well written of this Subject in *Italian, French, Spanish, Dutch*, and in *English*; Master *James Peele*, a Citizen of *London*, is no way inferiour to the rest: but we are more addicted to extoll the works of Strangers, than those of our own Country.

Wherefore, having perused over this work of the Authour's in our own Language, I cannot but give him his due Commendations, who hath taken so much pains for the benefit of our Country, and of such as are desirous to learn this Art after his Method.

I know, that he that submitteth himself to the Press, is subject to every Man's censure, whom it is hard to please; for some will find fault with the prolixity, others with the brevity: some like not the matter, others dislike the manner; such variety and mutability are in the minds of Men, that they are apt to contradict what is well done by others, but produce nothing of their own. For my part I am well satisfied both of the matter and manner, (although it be not altogether in practice with us) and do wish, that there were many others of our Nation that would attempt the like; and then peradventure they would find

Touching the Authour and his Work.

find more difficulty in framing a devised work to instruct others, than in performing a real Account in matter of fact.

If any shall receive benefit by this Work, let him thank the Authour; if he shall distaste any thing therein, let him either friendly advertise him thereof, or produce one of his own: And in all things give the Glory to God, who hath given us so liberal gifts. For according to the saying of that learned Master Henry Briggs, *Deus nobis usuram vitæ dedit, & ingenii tanquam pecuniæ, nulla præstituta die.*

Thus Englished :

Our Life and Understanding given is
By God, to use (as Money) not amiss;
How long t' enjoy it none knows better
Than he that made us first his debtor.

R. H.

TO THE
READER,
Concerning the
AUTHOUR
And USE of his
WORK.

M*erchants Accounts, after that most excellent form of Debitor and Creditor, are so seldom published in print (especially in our English Language, and by Men of Ability) that having heard from those of Judgment the Authour's great pains taken therein, I was very desirous to peruse the Work; wherein I found the former Relations verified. And howbeit, therein may be some passages that are not in use with us, yet cannot the knowledge thereof be prejudicial to any; because our young Merchants are transported beyond Seas, where such Accounts are much in use: therefore the knowledge of the same is very requisite for them. Again, haply some will say, that more brevity might have been used by handling the Accounts of Repertition; yet that is not the general received opinion. Where variety is, there it standeth in each mans choice, to take what he best affecteth, or which shall be of most use. In this Book is to be noted, that the scope of its divulging is for Instruction of such as desire to learn; or having learned some one or two ways, desire to see the event of other varieties in several forms of Accounts: therefore hath the Authour intermixed this work in PROPER, FACTORAGE, and COMPANY ACCOUNTS, with divers changes; endeavouring by such means to please the mutable minds of many. So that in my judgment (notwithstanding all objections) the Labour meriteth Commendations: which (not onely to this Authour, but likewise) unto all such as hereafter shall persevere in Works of like kind, shall be most willingly rendred*

By

VAL. MARKHAM.

OPINION.

O P I N I O N

O F

Book-keeping's Antiquity.

A Good Friend of mine (saith *Simon Stevin*) being exercised in the old *Histories*, did see this form of Book-keeping (meaning his own) before it was perfected in the Press; he was of judgment that it had not been used in *Italy*, but about two hundred Years: But that the same, or one in many parts very like this, was used in the time of *Julius Cæsar*, and in *Rome* long before; and that some Reliques of ancient Time are come to the hands of them that of late have revived it again.

Which Opinion I thought not to be unbeseeming, the rather, because it seemeth strange that so exquisite a deep-diving Science should be invented so lately: But be it as it will, I will enter the Opinion of my abovesaid Friend, who saith, That

In place of the proper words now used in the Italian-book-keeping, formerly other of the like signification were used: as these

For {	Debt-book, Great book, or Leager ———	<i>Tabulæ accepti & expensi</i>
	Debitor, and Creditor ———	<i>Acceptum & expensum.</i>
	Parcells transported into the Leager ———	<i>Nomina translata in Tabulas.</i>
	Parcells not transported ———	<i>Nomen jacens.</i>
	Waste book, or perhaps Journal ———	<i>Adversaria.</i>

All which saith he (is apparent in innumerable places of the Latin Writers; but especially *ex Oratione Ciceronis pro Roscio Comædo*. And that the one side of their Book was used for *Debitor*, the other for *Creditor*, is manifest (saith he) in a certain place, *Naturalis historiæ Plinii, lib. 2. cap. 7.* where he speaking of Fortune, saith thus:

Huic omnia Expensa.

Huic omnia Feruntur Accepta, & in tota Ratione mortalium sola Utranque Paginam facit.

If others took regard unto this matter, perhaps farther certainty might be found, and that this form of Book-keeping, not onely by the Romans, but might have been in use before them amongst the Grecians: for being the Romans were no great Inventors, but had their exquisite Art from the Grecians, it is in Reason most probable to come from them; whereof farther certainty might be found in reading the Greek Histories. Thus much in *Simon Stevin, fol. 105, 106.*

T O T H E Judicious Peruser.

Judicious Peruser,

MY Intent doth not aim at the acquainting of this *Art-undertakers* in the Book of Rates for the true particular charges of each *Received*, or *Sent* Commodity; neither am I *Obliged* to the right Nomination of *Bale, Cask, Fardel*; or Arithmetical product of any *Bought, Sold, Drawn* or *Remitted* value: therefore If I enter Pipes for Butts, Fraills for Hundreds, *Buy* or *Sell* by Pounds that should be Hundreds, fail in the casting of any parcell (a letter being mis-set by me, or in the Press; for the best may fail) or the like, that is not material to the matter in hand. For my Books *Tenour* is, *A Nursery for intended Accountants*, to train them up in the true knowledge of *Debitors* and *Creditors*, which is the unfailable thread to *Rosamond's Bower*, and the right tract of *Dædalus* trace; wherein if any one digress, they are in danger (with *Icarus*) to perish in *Ignorance's Lake*, as many therein have been Prefidents: for he that in placing of his *Debitor* and *Creditor* hath the true ground, cannot fail in the *Event*; and he that discerneth not the *Event* before he penneth *Debitor* and *Creditor*, can never enter *Accounts beginnings* with certainty, but is always doubtfull of the conclusion.

And being that in the several parts of this Book there are sundry Characters used for the expressing of the *Coins* and *Measures*, whose values in the lesser Denominations are not fully nominated, I intend briefly to point at some of the chiefest.

This L. betokeneth pounds, money of English and Flemish coins; and it is the first letter wherewith the French Livre beginneth: and each have 20. to one L.

Sterling — } 20 sh. to each L.
Flemish — }

French, 20 Soulx, or Patar to each Livre.

This sh. betokeneth shilling; Sterling Flemish, and Soulx French: having 12. to one sh. being

Named

Sterling, 12. d. or pence.

Flemish, 12. d. or grooten.

French, 12. d. or deniers.

Nota, to change these coins into each other is very easie to be done. Example: change 100. L. Sterling into Flemish L. and with one you change 100 Ells English into Flemish Ells: as thus,

One L. Sterling hath 20 shillings —	}	12. Flemish } 3. Flemish.
One Ell English hath 20 Nails —		
A G A I N,		
One L. Flemish hath 12 shil. Sterling —	}	20. English } 5. English.
One Ell Flemish hath 12 Nails English —		

You see here that the Flemish is $\frac{3}{5}$ of the English: and therefore the Quotient of the Flemish must needs be most in number: for this is a firm Rule; *The lesser the Divisor is, the more must the Quotient be*: now our Question is, How many things of three, ought I to have for 100 things of five?

The R U L E.

If $\frac{3}{5}$ English, be 1 entire Flemish, how many Flemish for 100 English?

The W O R K.

3 English — 1 Flemish — 100 English.

5 is the Fractions Denominator.

$\frac{222}{500}$
 $\frac{500}{500}$ (166 $\frac{2}{3}$ parts of a L. or Ell Flemish.
 $\frac{333}{500}$

Here

To the Judicious Peruser.

Here you see that 100 L. Sterling is Flemish 166 $\frac{2}{3}$, or 13. sh. 4. d. Flemish: Even so 100 Ells English is 166 $\frac{2}{3}$ Ells Flemish; and is a firm Rule for all other of this nature.

A G A I N.

How many L. Sterling is L. 166. 13. 4. d. Flemish?

The R U L E.

If 1 L. Flemish be $\frac{1}{3}$ Sterling: How many L. sterl. for L. 166. 13. 4. d.

The W O R K.

1 Flemish — 3 Sterling — 166. 13. 4. Flemish.

5

————— 3

500. 00. 0.

555 (100. Sterling is L. 166. 13. 4. d. Flemish.

555

Now of the Ells Flemish to be reduced into English Ells.

166 $\frac{2}{3}$ Flemish.

5 ——— 555 (100 Ells English.

5

Hence appeareth a great Mistake by the Copyer or Compositor in the MERCHANT'S JEWEL, Litt. C. No. 2. second side, where the words are thus entred:

English Pounds, Shillings, or Pence, multiplied by 6. and divided by 7. are L. sh. d. Flemish.

I enter this Instance for the true view thereof.

Take the above-entred L. 100. Sterling, multiply the same by 6. are 600. L. then divide that by 7. are L. 85. 14. 3 $\frac{1}{2}$ d. Flemish; this is but a little more than half the above-standing product: such thick or solid Flemish money pounds did I never hear of; sure I am this is no usual Reduction. He proceedeth thus:

Or English money, and one 6 of the same money added together, is L. sh. d. Flemish

I instance.

Take the said 100. L. and add one 6 of the same thereunto, which are 16. L. 13. sh. 4. d. are both 116. L. 13. sh. 4. d. this doth contradict the former: but I leave the residue unexamined; because the Author's acuteness in other Progresses causeth me to conceive, that these entrances are not his.

Now of the shillings.

One shilling Sterling is 1 $\frac{1}{3}$ shil. Flemish, as one L. Sterl. is 1 $\frac{1}{3}$ L. Flemish: Or, one shilling Sterling is 10 Stivers; but if you carry it over as expence money, it yieldeth 10 $\frac{1}{2}$ Stuyver, which is 5 L. upon each 100 L. Sterl. advance there; their money being lesser in value than ours.

One shilling Flemish is 6 stivers, and is 7 $\frac{1}{2}$ d. Sterl. consequently, 1 stiver is 1 $\frac{1}{2}$ d. Sterling. Each stiver hath 2 grooten, or 2 half stivers.

One L. sterl. is 10 guilders, exchange at 33. sh. 4. d. flem. for one L. sterl. hence appeareth, that each guilder is 2 sh. sterl. each guilder 20 stivers, each stiver 16 penninghen. The Character for the same used in my Book, is (gl.) and betokeneth Carolus guilders of 20 stivers.

One Livre French is equal with a guilder, and a Soulx or Patar as a stiver; onely in the lesser denominations a stuyver hath 16 pen. and a soulx but 12 denier: so that their lowest denomination is $\frac{1}{4}$ larger than the penninghen.

This Dal. betokeneth Daller; each Daller hath 30 stivers, each stiver 24 mytes in some places; else generally, the lesser denomination is penninghen.

To the Judicious Peruser.

This (Ggl.) or ggl. signifieth gold-guilders, of 28 stivers, each ggl. usual in the Low-countries amongst *Grain-Merchants*; and where any *Wheat* or *Rye* is bought or sold there, or in *this Book*, that is all done by these ggl. of 28 stivers.

Other ggl. there are, but they are usual in all Merchandizing, and the price or value of them is 3 gl. 3 stiv. or 3 gl. 2 stivers, according to the fineness of the Gold; for there are multitudes of several stamps.

This R. dal. betokeneth Rix-dallers of 50 stivers, or 5. shill. English, without exchange.

This w betokeneth French-Crown; and some of them again have 60. Soulx to each w , each Soulx 12. d.

Other French crowns there are of a more solid denomination, each of 20. sh. each sh. 12. d. but these are three times more in value than the lesser denominations of the former; as 20. Soulx are $\frac{1}{3}$ of the former w , so 6 sh. 8 d. are $\frac{1}{3}$ of this Crown. How much a French w is, the daily speech telleth us: for when we say it cost a French-crown, we pay in English money 6 shillings, and is in *Holland* 3 gl. for each gl. is 2 shillings of our Coin.

This in brief for a touch. I know that the Progress which must be gone in the comparing of Foreign Coins, Measures, and Weight, with ours of *England*, hath a large extent; although we trouble not our selves with the comparing of foreign with foreign. The *Merchant's Jewel* is an excellent compendious work to that purpose, and not accomplished without great dexterity.

The *Hand-maid to Arithmetick* is accompanied with multiplicity of comparings the one foreign place with the other; and hath great communion with a Dutch-book, printed at *Amsterdam*, 1615. whose Title is the

TREASURY

of Measures, Weights, Corn, Land, Ells, Wet-measures; of Coins, and Exchanges, with other Practicks, and Collections, very profitable and pleasant.

This Books passages are by the *Tables* found under each places name; and the *Hand-maid* is drawn more Alphabetically: yet in their common consent generally they agree, though the comparing be tedious; but this is my opinion of the matter, that the Task of Equalizing of foreign Coins, Weights and Measures, with our English, is a work over-burthenfome for one man. Take but a touch of our Neighbour-places; as *France* and the Low-countries.

The *Merchant's Jewel*, Litt. B. No. 4. saith, that there are 24 Nails (understanding English) in a French *Aulne*; but in what place?

And in the *Hand-maid*, fol. 245.

Abreviate 24. with 20. (I perceive the Question to be)

24 Nails English in a French *Aulne*: but in what place? For the long Measures (as by Merchants passages) differ in many places.

In *Britain* we find by the passages, that 100 *Aulnes* there produce in the sales here 115 Ells English: in other places 100 *Aulnes* produce here in sale 160 Ells; their Measure being six foot long, which are 32 Nails: in other places 100 *Aulnes* produce in sale here 165 Ells, which are 33 Nails; and so of their Coins from place to place.

But how to attain to the true agreement in Measure, is not exactly found by the Buying of a Piece of Cloth, or Stuff in foreign parts; saying, a Piece of Cloth containing there 100 *Aulnes*, produceth in the sale here 160 Ells: this is not exact. For they in Buying may have a quartern of their Measure upon a piece, the same may come even with our Measure, so that we allow nothing: and contrarily in respect of Custom on either side.

Example.

To the Judicious Peruser.

EXAMPLE.

Our Woollen-drapers selling their Cloth, give allowance above each yard, which Cloth being sold again in *Holland* exactly at 12 Nails for their Ell, gain by the Measure: this makes no consequence that so many Ells English of 20 Nails produce, exactly so many Ells Flemish; so that this is no firm foundation to build upon. But to have a sure ground, each *Lands* and *Towns* Measures and Weights must really be brought hither, and then duly compared.

The *Merchant's Jewel* Litt. B. N^o 4. on the second side, sheweth a difference in a piece of Doulas and Locram: he saith there is

105 Ells in a piece of Doulas and Locram,

Litt. C. N^o 1.

132 Yards in a piece of Doulas and Locram.

This cannot cotton; except the places make the difference:

F O R,

105 Ells are but $131\frac{1}{4}$ yards.

132 Yards are $105\frac{3}{5}$ Ells.

Here you may discern part of the Task, and by this proof conjecture the toil of reconciling the several Weights: for in the Low-countries, the *Hollands* Weight and Measure differ from the *Brabants*; and the *Hollands* Weight differeth 4 per C. from *Sealand*.

A touch for MONEY.

Take Rix-dallers of 50 stivers, carry them into *Cleaveland*, and you may have many more stivers there, that pass for Bread and Wine: travail up to *Collen* upon the *Rhine*, and you shall still advance by your Money; but coming back you lose as much. So that it will be an impossible task for any one man to perform, to take true notice of the differences of *Measures*, *Weights* and *Coins* in each Province of Merchandizing, and where the one Province doth differ from the other in the same Land.

Yet of the Exquiteness (if done) no man can doubt, it would likewise be requisite (being taken in hand) that there be one, or more Collectors: but from whom shall they collect them?

I will rehearse how one began a matter in form much like to this.

Herman Allertson (being Coster of the *New Church* at *Amsterdam*) was a Lover of the Pen; he caused a fair Book of good Paper to be bound, and delivered it (he being a man well-beloved) to the exactest Pen-men in the *Estates* Provinces: desiring each *School-master* to write a copy or two into the same, subscribing it, or them with his own name, for a lasting memory.

Even so in this.

A man may prepare thin Books in *Quarto*, entreating some able Merchants to be Pen-men for the erecting of this work, which would be profitable for the future times, to have each Merchant's Servant that should be sent abroad so readily armed and acquainted with the *Names* and Coherence of *Coins*, *Weights* and *Measures* before he come there. Thus in brief:

Vale.

BRIEF

B R I E F

C O N T E N T S

O F T H E

Chiefest Points contained in this BOOK.

- | | |
|--|--|
| <p>I AN Introduction unto the matter by way of a Dialogue, place 1, 2, 3. Again, under the third and fourth places is spoken,</p> <p>2 Of Needles-books, place 3. fol. 4.</p> <p>3 Of the Cash and Banck-book, pla. 4. fol. 4.</p> <p>4 Of the Specie-book, pl. 4. fol. 4.</p> <p>5 Of the petty Expences-book, pla. 4. fol. 5.</p> <p>6 Of the Copy-book of Letters, pla. 4. fol. 5.</p> <p>7 Of the Memorial, and use thereof, fol. 5.</p> <p>8 Of the Copy-book for accounts sent to any man, fol. 5.</p> <p>9 Of the Waste-books form and office, pla. 5. fol. 6.</p> <p>10 Of the Journals matter, form and office, pla. 8. fol. 8.</p> <p>11 Of the Inventory-Table, pl. 10. fol. 8.</p> <p>12 Of the Ready-money in Cash, and how to book it, pla. 13. fol. 9.</p> <p>13 Of the Money in Banck, and how to book it, pla. 17. fol. 9, 10.</p> <p>14 Of the Unfold-wares, at the making of our Inventory, pla. 27. fol. 11.</p> <p>15 Of Houses, Lands, Rents and Legacies, fol. 11.</p> <p>16 Of Jewels, Moveables, Ships-parts, fol. 12.</p> <p>17 Of Wares unfold for factorage accounts, pla. 36. fol. 12.</p> <p>18 Of Wares unfold for company-account, pla. 37. fol. 13.</p> <p>19 Of Wares abroad unfold for proper account, pla. 38. fol. 13.</p> <p>20 Of Wares abroad unfold for his, or their account, whose Factor I am, place 39. fol. 13.</p> <p>21 Of Wares abroad unfold for company account, pla. 43. fol. 14.</p> <p>22 Of Debtors, of whom we are to have, place 45. fol. 14.</p> <p>23 Of Debt-demanders, pl. 46. fol. 15.</p> | <p>24 Of Cash, by some entred in Stocks place, fol. 15. pla. 47.</p> <p>25 Of Stocks concealment, pl. 52. fol. 17.</p> <p>26 Of Trafficks continuall exercise, pl. 62. fol. 18. with the chief accounts that are kept, fol. 19.</p> <p>27 Of Rules of Aid, very exquisite to be learned without book, fol. 19, 20.</p> <p>28 Of Proper Accounts, and the Dependences, pla. 63. fol. 21.</p> <p>29 Of Buying upon several conditions, pla. 6. fol. 21. including pla. 70. fol. 22.</p> <p>30 Of Barter, or Truck, pl. 72. fol. 22. including pla. 75. fol. 23.</p> <p>31 Of Wares bought to be delivered unto me, 2, 3. weeks or months after the agreement, pla. 76. fol. 23. including pl. 79. fol. 24.</p> <p>32 Of Ships-parts bought, pl. 80. fol. 24.</p> <p>33 Of Houses bought, pl. 81, 82. fol. 24.</p> <p>34 Of Legacies bought, place 83, 84. fol. 24, 25.</p> <p>35 Of shipping of Wares to sell for my account. pla. 85. including pl. 91. fol. 25.</p> <p>36 Of selling, pla. 92. fol. 25. including pla. 96. fol. 26.</p> <p>37 Of selling for other wares, that is, Barter or Truck, pl. 97, 98, 99. fol. 26.</p> <p>38 Of selling wares to be delivered by me, 2 or 3 weeks or months after the agreement, pla. 100, 101, 102. fol. 26, 27.</p> <p>39 Of Abatements upon wares bought, pla. 103, 105. fol. 27.</p> <p>40 Of Abatements upon wares sold, pla. 104, 106. fol. 27.</p> <p>41 Of abatements for money received, or paid before the time, pla. 107. fol. 27.</p> <p>42 Of receiving upon several conditions, pl. 108. fol. 28, 29. in 12. several Articles.</p> <p>43 Of the words, His account, and My account, and the difference thereof, pl. 109. fol. 29.</p> <p>44 Of gratuities given or received, pla. 110. fol. 29.</p> <p>45 Of paying upon several conditions, pla. 111. fol. 29, 30. in 9 Articles.</p> <p style="text-align: right;">46 Of</p> |
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The Contents of the Book.

46 *Of advice from our Factors, that the former sent commodities, or part of them, are sold: Or, that part of those sent commodities are lost at Sea,* pla. 113, 114, 115, 116, 117. fol. 30, 31.

47 *Of Returns in Wares from our Factor,* pla. 119, 120. fol. 31.

48 *Of Returns in Money from our Factor,* pla. 121. fol. 31. *compared with place* 108. *Articles* 9, 10, 11, 12.

49 *Of Factorage Accounts, and the Dependances,* pla. 122. fol. 32.

50 *Of Receipts of Wares to sell in commission,* pla. 123. fol. 32. *including pl.* 128. fol. 33. *booked without a Factor-book, and without an account of Time, and Ready-money: as also with an account of Time, and Ready-money,* pla. 129, 130. fol. 33. *and so of several Varieties, including pla.* 142. fol. 35.

51 *Receipts of Money Remitted unto us,* pla. 143. *including pla.* 146. fol. 35.

52 *Receipts of Money drawn by us under the* 146. pla. fol. 35.

53 *Of Sales of commission Wares upon several conditions,* pla. 146. fol. 36. *including pla.* 157. fol. 37.

54 *Returns in Wares sent unto our Masters,* pl. 158. *including pl.* 163. fo. 37.

55 *Returns in Money remitted by us unto our Masters,* pla. 164. *and drawn upon us,* pla. 165. fol. 37. *including pla.* 168. fol. 38.

56 *Of foreign affairs in factorage account,* pla. 169. fol. 38. *including pla.* 173. fol. 39.

57 *Of Company Accounts, and the Dependances,* pla. 174. fol. 39.

58 *Of the Stock promised To Me,* pla. 175. fol. 39.

59 *Receipt of the promised Money,* pla. 176. fol. 39.

60 *Receipt of the promised Wares,* pla. 179. fol. 40.

61 *Buying upon several conditions,* pla. 181. fol. 40.

62 *Wares shipt to another Land for company,* pla. 184. fol. 41.

63 *Payments upon several conditions,* pla. 188. fol. 41.

64 *Sales of Wares by means of my Administration,* pla. 191. fol. 42.

65 *Sales of Wares by Factor or Correspondence,* pla. 194. fol. 42.

66 *Returns from Factor or Correspondent in money drawn by us,* pl. 198. fol. 42.

67 *Returns in money remitted to us,* pla. 199. fol. 43.

68 *Returns in Wares from Factor or Correspondent,* pla. 201. fol. 43.

69 *Stock promised By Me to be paid presently,* pla. 202. fol. 43.

70 *Transporting of Accounts in the Leager from one leaf unto another,* pla. 207. fol. 44.

71 *Equalizing of Over or Under-measures, Weight, Leakage, Pounds, Ells, or the like,* pla. 213. fol. 45.

72 *Leagers Conclusion, or Balancing of the Leager,* pla. 216. fol. 46. *And the causes that may move to a general Balance.*

73 *Of the Tryal-Balance, and the manner,* pla. 218. fol. 46.

74 *Of the True-Balance,* pla. 221. fol. 47.

75 *Observations in Balancing of the Leager,* pla. 222. fol. 47, 48, 49, 50.

76 *Particular observations upon the Debet side of the True-balance,* pla. 241. fol. 51.

77 *Particular observations upon the Credit side of the True-balance,* pla. 242. fol. 51.

78 *Of the Journals form,* pla. 243. fol. 52.

79 *Of the Journals Office,* pla. 244.

80 *Of the signifying figures that stand above, and under the lines in the Journals margine,* pla. 246. fol. 54.

81 *Of the Waste-book's farther Exercise, being compiled in London,* fol. 55. Lit. I. K. No 1.

82 *Of the compleat Journal unto the said Waste-book, beginning Lit. K. No 2. continuing Lit. L, M.*

83 *Of the Kalendars Form, and Use,* Lit. N.

84 *Of the compleat Leager, depending upon the foresaid Waste-book and Journal,* Lit. O. No 2 *continuing Lit. P, Q, R.*

85 *Of the Journal, Kalendar and Leager, No B. with the order how to begin New books,* Lit. S.

86 *Of the first Waste-book, entred for the beginning Learners exercise, and taught by me, Lit. T. No 2. compiled in Amsterdam, whose Contents (through the varieties of Titles numbers) are apparent, and instantly discerned by the Books Over-view, containing 78 Titles, differing from each other in matter, for the Beginners exercise: and so compiled, that the farther he passeth,*
the

The Contents of the Book.

the more increaseth his Studies occasions.

87 *Of the Kalendar, and brief Contents of the Leager, depending unto the said Waste-book, Lit. Bb. N^o 1. with a threefold Money-balance of the said Leager, Lit. Cc. N^o 2.*

88 *Of the Second Waste-book, entred for a farther Exercise of the Beginner; and taught by me, Lit. Dd. N^o 1. whose exquisite varieties cannot truly be discerned, but by the working of it: which work will require as much serious study at the very End, as any of the former Propositions: which approveth, that in his Learning's time no waste time is spent.*

89 *Of the Kalendar, and brief Contents of the Leager, belonging unto the second Waste-book, Lit. Ii, N^o 2. including Kk. N^o 3.*

90 *Of the Factor-book, and use thereof in several manners of entrances, Lit. Kk. N^o 4.*

91 *Then followeth a Table, which sheweth How to find what the Principal, and simple Interest of any Given or Taken sum will be at the agreed times end, Lit. Mm. N^o 1.*

92 *The second Table sheweth How to find the simple Interest onely; and is as a Proof of the former Table, Lit. Mm. N^o 4.*

93 *The third Table sheweth directly the way of working, to find the Ready-money onely, that we are to receive, or pay upon*

Rebatement by way of simple Interest, Lit. Nn. N^o 2.

94 *The fourth Table leadeth us (as by the hand) how to find the Rebatement onely of any Principal that shall be rebated by way of simple Interest, Lit. Nn. N^o 3.*

95 *Then followeth a sum in Numeration; the entrings cause is, to desire of some better experienced a more delectable Nomination than at present it hath: this being named Unites, First Great-Hundred, Second Great-Hundred, and so forward: being borrowed as from the Name of Father, Grand father, Great Grand-father, and the like, Lit. Oo. N^o 2.*

96 *Next unto that is entred an easie sum in Multiplication, the proceed thereof is L. 1020. which proceed or product (by the various changes in working) doth present it self fourscore several times to your Eyes view: the same being entred as a Touch or Instance to shew how Richly Arithmeticks Garden is adorned with changeable varieties of workings, Lit. Oo. N^o 2. second side.*

97 *Lastly, followeth a Month-book, or a monthly Survey of the Debts and Exchanges that are to be Received or Paid, as likewise their days when each sum is due, Lit. Pp. N^o 3. And whoever desireth larger Instructions in any of the Premises, may be pleased to repair unto Katharine-wheel-Alley, near the Old-Swan in Thames-street, there being the place of my present Residence.*

T O T H E Book-Keeping T E A C H E R S.

Judicious Fellow-Labourers.

DAily experience approveth, that we which submit our selves to teach several Mothers children, are subject to the censure of many. *Nevertheless* I have emboldened my self to divulge this part of my labour, it being the first since I pitched my abode in *London*; but particularly (as very requisite) I dedicate the *First* and *Second* Waste-books unto you, not as teaching, but necessary assisting books: especially for such as have no opportunity to compile a Waste-book for their Schools proper use.

Here you have matter to exercise your Scholars in diversities of Accounts, and after several manners of entrances, for the effecting of the same: the like (though spoken by me) I have not seen presented to my Nation. Nay, if I had found content in any published work, never would I have been troublesome to *Time*, to borrow so much time, as to compile this that now is presented unto your present view.

Searching diligently you shall find the true tract used amongst the best experienced Merchant. Here your Learner must study to find his *Debitor* and *Creditor*. Here he cannot deceive himself, you, nor his Parents: For without Study no Art is to be obtained from these Waste-books.

Yet for his encouragement, I will point at some assisting *Aids*,

I. In ACCOUNTS PROPER,

because his learning affection should not be daunted with the seeming obscurity of the Waste-books parcells.

1. When he intendeth to take the first Waste-book in hand, then the first encountering matter is the *Inventory*; and therein again the *Ready-money*. Which parcell to book in true *Debitor* and *Creditor* form, let him take for aid the Explication of the *Inventory-Table*, entred in the tenth place of this Dialogue; the same being compared with the 13. and 17. places, and with the *Journal*.

2. If he meet with *Wares*: See the 27. and 28 places, and the *Journal*.

3. If *Houses*, *Ships-parts*: See the 29. and 35. places.

4. If *Debitors*: See the 45. place.

5. If *Debt-demanders*: See the 46. place.

6. If *Rents* or *Legacies*: See the 31, 32, 33. places.

7. When you are past the *Inventory*, and come to *Traffick*: then see the *Rules of Aid* in the 62. place, and learn them by heart; they will doe you great assistance in your proceeding.

B

8. When

8. When you buy: See the Table for accounts proper in the 63 place, under the word *Buying*, and turn to the quoted places of the same.

9. When you meet with passages of Shipping, with the dependances: See the before named Table, and the quoted places, with the Rules of Aid.

10. Concerning Advices of Sales, or Returns from your *Factor*: Turn to the said Table, and the quoted places, with the Rules of Aid. So of other matters and occurrences, by study you may find assistances in this Book.

OF FACTORAGE-ACCOUNTS.

11. When you receive Wares to sell for another mans Account: See the Table of *Factorage* in the 122. place, seeking there for Receipts of Wares, and the quoted place will direct you to the directions. You may find instances in the Journal: the like assistances by Industry, will reveal themselves unto you for your encouragement against such occurrences as may encounter you in the passages.

OF COMPANY-ACCOUNTS.

12. When you come to Company-Accounts, and meet with passages of Wares bought, or sold: See the Table in the 174 place; then turn to the quoted places, and the matter will be made plain: doe the like for Exchanges, Shippings, or what else occasioneth; and if you find not your selves fully satisfied, *Repair to me*, and I will be ready to appease your (herein) unsatisfied desire.

Vale.

INTRODUCTION.

INTRODUCTION.

THE First Place.

SPEAKERS,
Philo-Mathy, School-Partner.

Phil. **H**ow now School-Partner? Whither away thus solitary? It seems you are in some serious Meditation.

Sch. Surely you have judged aright: for I was musing upon our Masters Instructions of Book-keeping, taught us by way of Questions and Answers; whereof I have forgotten much, because I frequent not the daily examination.

2. *Phil.* Very likely: *For Exercise is the Preserver of Art;* therefore do I daily resort to the Examination, which (you know) our Master continually useth; the which not onely confirmeth what we have, but it is likewise *an Augmentor of Knowledge*, according to the Motto of *James Peele: Practice procureth Perfection.*

Sch. Surely you say truth: Therefore I intreat you (seeing we have time and opportunity) to question me in such things as at present are readiest in your mind; beginning with the first grounds of our Master's Instructions, and so in brief sort to wade through them all for the refreshing of my Memory.

3. *Phil.* Very gladly: for in questioning of you I shall be better confirmed in that which already I have obtained. But seeing that all good gifts (even in mean Mechanical matters) proceed from the *All-giver*, as in *Exod. 31. ver. 2, 3, 4, 6, 7.* appeareth; therefore do I humbly intreat my understandings illumination from thee,

O! al-verbullend' Een, die alles schepper zyt;
Self-standigh weezen, zonder Stoff, of form, of Tydt,
Of yet dat ons begrip, bedenken kan, of baten:
Al-schoon, Almatigh, Wys, end' Goedigh boven maten!
Onnoemelijke-All', All-heerschende Natuur!
Weet-oorzaaks milde Worn! Stort ghy te dezer uur,
Of Strael, of Bracht, of Gheest! Jont my wysdom, end' zeege,
Dat ick den grond uyt-bind', end' onder toez' ter deeghe.
Ons weet maer stuck-werk is, vol onghestadigheeden,
Wy sluyten huyden a'ers baak dan my ghistren deeden,
Gheest als de Wench hoogh blieght (end' mist uw' Hulp O heer)
Ihy snebelt on betoand met Icarus ter ne'er!
Ach! Laat zelf-achtings-Liefd, of waan my doe gheen schennis,
Gheeft my een scherp begrip, Goed oordeel, ware kennis.
Der dinghen onder scheid, dooz u, uyt my te Leeren,
Te schiften Goed, end' Quaad, balt dit! wat mach my deeren?

Taking now my beginning from our Masters grounds, I intend in order (according to capacity) to pass through them all: and being that Book-writing by way of Debtor and Creditor, after the (so termed) *Italian* manner, is renowned to be an exquisite knowledge, shew me its Event.

Sch. The Event or End is (saith one) that which moveth to *Action*, and the End final is ever better than that which is for the End; yet this End cannot be attained, but by another thing intended, as a means thereunto: So that all things which (as means) are for, and conduce to the End, are not intended, nor prosecuted, but out of a deliberate and full intencion of the End.

In like manner,

The End of Book-writing is to give contentment unto the Book-owner, and to shew him (or them whom they do concern) at all times, and in every degree, how his Estate standeth in the so written Books. For the view of a well established Estate in a mans Books, procureth contentment unto the possessor; yet this contentment (for none rest without former labour) cannot be attained, but by another thing intended as a means thereunto: to wit, *Book keepings-knowledge*: and being known, prosecuted and effected; the same being very Requisite, Usefull and commodious for the writing

Princely Revenues, findings of Customs, and the like duties; of which at present I intend not to treat, but may hereafter have some occasion to shew the necessity thereof in princely Courts, as well as in Merchants passages: Of the which there is a worthy Work compiled in Dutch for Prince Maurice, Count of Nassaw, which he learned of the Compiler, Simon Stevin his Mathematician, and exercised the same in his Court, which still (as I have been informed) is there in use, as also in the Swethian Court, and else-where.

Of

Merchants-trading; being for *Proper*, *Factorage*, or *Company* Accounts: of this I intend to speak at present.

And this Mirrour of Estate is not to be seen in any Book but onely in the Leager, whose proper Office it is to shew the Estate of the same to the Book-owner.

Of needless Books.

This reproveth the keeping of a mans Estate in many Books, as in a Book of Buying, another of Selling, another of Receipts, another of Shipping, and what not? All these Books cannot shew a mans Estate, nor Case of standing with any man, or in any Commodity, untill all matters are drawn to a head upon a Paper in form of a Leager; so that they have every way as much trouble in writing their imperfect form, as we in making our work compleat at once: but the generality want capacity to apprehend the manner, and rectifie their own defects: therefore they affect this form but with small affection.

Phil. Being that the tenor of your speech concerneth *Books*, I take it not unfitting that you rehearse those Books that are most requisite for a Merchants use, to avoid all those needless Books.

Of the Cash-book and Bank-book.

Sch. A Merchant in *Amsterdam* useth a Cash-book and a Bank-book, because his Journal and Leager are (in posting) behind-hand, else the Leager might cause the avoiding of those two Books.

Of the Specie-book.

A Merchant useth likewise a Specie-book, more usefull for the Low-Countries than for *England*, because of the variety of Coins there in use; as likewise in times of controversy, to approve what Coins passed in Receipt or Payment: whereof *John Contereels* of

of Antwerp hath shewed a worthy Example in his Book called, Den Stile van Boekhouden.

Of the petty Expences Book.

More, he useth a Book of petty Expences for house-keeping, and small disbursements upon Merchandizing; the which are posted once a month, or quarter of a year, into the Journal, of which the said *John Coutereels* No. B. fol. 9, 10, 11. hath lively instances. *Simon Stevin* in his Princely Book-keeping, fol. 52. writeth concerning this Book thus:

This Book of Expences is likewise a kind of a Cash-book, and is onely for charges, which generally are posted once a month in one sum into the Journal: partly for brevity, to post many petties into one sum: partly because in great mens houses it's the proper office of some one man to administrate those petty Expences, rendring an account of each particular, as well for Mustard and Matches to kindle the fire, as of things of greater importance, unto which end there is kept a Particular-book.

Copy-book of Letters.

More, he keepeth a Copy-book of Letters, which informeth his memory of what he hath writtē unto others; and this Book is very requisite against controversies of Advices, the Letters sometimes not being well understood by the receiver.

Of the Memorial.

A Merchant may use a Memorial, there to note some things that properly appertain to no other Book: as for instance; I lent unto a man a Shilling or a Pound, for a day or a week, it's sufficient to note a word or two per memory, without making any Journal parcel of the same: yea not in the Clad or Waste-book, for that hath another office. *Simon Stevin*, fol. 21. Some enter such things in the Clad, but the same is so large, that by prolongation of time it's hard to be found; and causeth likewise a doubt in the Accomptant whether it shall be posted, or not.

Copy-book for Accounts.

Some use likewise a Copy-book for Accounts, sent, or delivered to any man, because the Leager agreeth not compleatly in each particular parcel in order, or day, with the sent Account; else that Book and the writing thereof might be avoided. Of which form, if any man desire an instance, may have it in the Book of *John Coutereels*, lit. O. fol. 6, & 7.

Four other principal Books doth a Merchant use in his Traffique, to wit,

- A { *Waste-book*, fore-runner of the Journal.
- Journal, or Day-book, fore-runner of the Leager.
- Leager, or Gather-book, Mirrour of a Man's Estate.
- Factor-book, for the entring of each particular received pack, or parcel of

Wares alone, that cometh into his hands, to sell, either in Commission, or for Company Account. Of these last four Books I intend to treat, and to explain their proper offices, as much as the *All-Comprizer* shall please to impart to my present memories apprehension. For,

On thee, O God, I do depend,
Ever me with thy Shield defend,
That Jesus my Redeeming Lord
May Mercies sentence me afford:
And that the Illuminating Spirit
Grant I may know my self aright,
To put my confidence alone
In Trinity, but elsewhere none.
For none but thou didst Wisdom give
Unto Bezaleel, Uri's Son:

And

And even of love thou didst relieve
 Him with another chosen One.
 LORD; so infuse thy gifts in me,
 And aid me in this work of mine,
 That it to many usefull be,
 The praise thereof shall all be thine.

WASTE-BOOK.

So called, because when the matter is written into the Journal, then is this Book void, and of no esteem; especially in *Holland*, where the buying people affirm not the Waste-book, as here our Nation do in *England*.

5. *Phil.* Explain the office and dependences of the Waste-book.
Sch. Two things are to be noted in the Waste book:

The { *Form* } thereof.
 { *Office* }

The *Form* is, that this Book is lined toward the left hand with one line (but some use two) and towards the right hand with three; leaving towards the left hand a margin or whiteness, of an inch or less, according to the Books largeness, to enter therein the Day, Month, Mark of the Commodity, or all: and between the three lines toward the right hand, there to enter the money, as by several Instances shall be made plain.

The *Office* of this Book is, that onely the daily-trading ought to be written therein, even as it is truly acted:

A S

Buying, Selling, Receiving, Paying, Drawing, Remitting, Assignments, Shipping, &c. and this must be entred immediately upon the action of the thing acted, to the end no passing parcels be forgotten, according to the Dutch Proverb, *Dat men schryft, Dat blyft*, That which is written, Remaineth, In this Book ought neither Inventory nor Balance of the Leager to be entred; for that is against the office of this Book: it being onely to write trafficking passages in. In this Book may write Master, Accountant, or any Servant of the house, by whom the thing is acted, or by advice and order of another. In this Book must the matter be entred in plain sincerity as it is acted, without Debitor, or Creditor form; for that is the proper office of the Journal: likewise many people understand the Waste-book entrances, that apprehend not the Journals form. In this book ought the parcels to be entred close under each other as they were acted, without leaving of any empty Paper, to avoid suspicion of forging any parcels betwixt them upon any omitted occasion: and each parcel ought to be separated with a line from the other before-written, and ensuing parcel. In this book ought the acted matter to be first entred; partly because it is a fore-runner of the Journal: especially when the Merchant useth an Accountant that dwelleth without his house; for he may sometime be absent when such matters are acted. Again, there may be an error committed in Weight, Measure, Quantity, or Casting. Again, because the matter or condition may be changed, by diminishing or augmenting of any thing; or by wholly leaving out of any matter, the bargain being broken, and so that parcel cancelled there: for blotting or racing out of any parcel in the Journal is unbecoming.

6. *Phil.* What considerations else are to be observed in this Waste-book?

Sch. Five other things must be duly observed in this Book:

1. The Year, Month, Day, Town, or Place where such matters are acted.
2. The Name and Surname of the party with whom we trade: or, if it be Factorage, then unto the former Name must be added the Owners Name for whom the thing is effected, as likewise the place of his Residence: and, whether the Bargain be for Time, or Ready money, that's alike, in respect of Booking the same unto him whose Commodities they are.
3. The

3. The quantity or quality of the thing traded for: as Ells, Pieces, Colours, Weight, Mark, Number, Exchanges, Assignments, or the like.
4. The value or price of the thing traded for: whether Wares, Exchanges, or the like.
5. The conditions or circumstances that were used about the matter: as time, Suretyship, Bonds given or taken, Brokerage, &c.

The Waste-book parcells are of tenour, as the ensuing Examples.

Anno 1630. the 25. of March, in London.

	Marmaduke Grimstone of Northampton, lendeth me 68 L. untill the first of May next coming: which sum (by his assignment) my Cashier receiveth of Arthur Manering, in consideration whereof I am to allow him certain money; being, with principal	L.	68	0
			69	15 .7
Day. 27.	Assigned Sybrant Johnson upon Thomas Coster, for the account of Seager Solt, to receive 495 L. the remainder hath my Cashier received of John Sybrantson, by assignment of the said Coster, with 9. L. 10. for six weeks time forbearance: the whole being		951	9 —
March 30.	Agreed with Jacob Johnson of Marken, to let him have 3000 Florins for Franckford, at 81 s. Flemish, to be repaid to me, or Assigns, the first of June next; as the Exchange shall then return from Franckford: this being money for the Company of Edward Denis at Northampton and me, each one half, producing		1012	10 —
	In part of payment of the same, I deliver him 18. Lasts, 7. Mudde of Rye, being in Company $\frac{1}{3}$ for Edward Denis, and $\frac{2}{3}$ for me; at 150 gl. each Last ready-money, is gl. 3834. 8. 12. The remainder have I made good in Banck (for him) upon the account of John Johnson Vinck, abating 22 $\frac{2}{3}$ gl. for Banck-money, at one per Cent. the whole produceth—		1012	10 —

7. *Phil.* What use have those slanting strokes that are drawn in the Margin?
- Sch.* They have two uses: 1. They shew how far is posted out of the Waste-book into the Journal; and they are a sure mark that a man omit no parcell, being called away from his posting; neither to enter one thing twice upon the said calling away. 2. They shew how many Journal parcells are included in such a Waste-book parcell: insomuch that in repointing of the Waste-book, a man may the easier see the quantity of the included parcells, when the Waste and Journal shall be compared against each other. Some draw those strokes on the right hand, where the money is; but that multitude of strokes darkeneth the money sums: each his choice. The Waste-book parcells ought with all convenient speed to be posted into the Journal and Leager, to the end the Book-owner may the better discern how his case standeth with each man and matter. Thus much of the Waste-book in *Form, Office and Circumstances*: Now,

Of the JOURNAL.

It being the first exquisite book, wherein carefully must be observed, that each parcell have its Charge and Discharge: that is, the true *Debitor* and *Creditor*, wherewith each Journal parcell ought to begin: which being well apprehended, and with fit words (according to the nature of the matter) expressed, is one of the chiefest principles belonging

belonging unto Book-keeping. Mark well; he that can discern the true *Debitor* and *Creditor*, in any propounded proposition (concerning this Art) hath the right (Theorick) *inward-ground-knowledge* and contemplation of the matter: and he, and *onely* he (with the help of Arithmetick) goeth firm in his action, to give each man his due, and book his matters under due and true Titles. It is very requisite (if possible it may be effected) that the Journal be written by one man: for in times of controverſie he can beſt answer for his own poſtings.

8. *Phil.* What things are moſt requiſite in the Journal to be noted?

Sch. Three Notable things are to be noted in the Journal:

1. The *Matter* whereof it is made.
2. The *Form* thereof.
3. The *Office* whereunto it is uſed.

Of the Journals Matter.

9. *Phil.* Proceed to the Explication of the firſt member.

Sch. The *Matter* whereof the Journal is made, may be drawn to five chief branches: for it

- proceedeth {
1. From the Inventory: as in the 10. and ſo to 61. place.
 2. From Traffick's continual Exercise: as in 62. place (including 205.)
 3. From transporting of full Accounts in the Leager unto a new leaf. See 206. place.
 4. From the equalizing of Over, or, Under-weights, Meaſures, or the like. See 212. place.
 5. From the Leagers Conclude, or Balancing of the Leager. See 215. place.

10. *Phil.* Go on with the firſt branch.

Sch. A uſual Inventory generally conſiſteth in

- | | | | | | |
|---|---------------------|---|--|--|--|
| Increasing:
improperly
by means of

Stocks,

Decreasing:
improperly
by means of | {

{

{ | 1. Ready-money, and that in Caſh, in Bank, or both.
2. Wares remaining unfold for Proper account: under this ſecond member is included Houſes, Lands, Rents, Ships-parts; as alſo Wares unfold for Factorage, or Company-accounts, and thoſe that were formerly ſhip't unto another place, being as yet unfold for Proper, Factorage, or Company-accounts. | 3. Debtors: and them a-gain in
{
{
{ | 1. People unto whom we formerly ſold: or, that promiſed us payment of exchanges, and the like.
2. Factors,
3. Partners,
4. Maſters, | } that have not as yet given us full ſatisfaction. |
| | | 4. Debt-deman- ders: and them in
{
{
{ | 1. People of whom we have bought, or whoſe Bills we have excepted.
2. Factors,
3. Partners,
4. Maſters,
5. Wares, partly ſold for Factorage, or Company-account. | } unto whom we as yet have not given full content. | |

11. *Phil.* In the above-ſtanding Table you ſpeak of Stocks Increasing, and Decreasing Improperly; explain the word Improper.

Sch. Simon Stevin diſcourſing of Merchants Book-keeping, fol. 55. with Prince Maurits,

rits, concerning Stocks Increasing and Decreasing: the Prince saith that *Monies, Wares* and *Debitors* Increase Stock: for the more a man hath of them the greater will his Stock be. Contrarily *Debt-demanders* decrease Stock. *Simon Stevin* replieth to be of another Opinion; expressing himself with the ensuing Instance: If (saith he) in former books I bought of *Peter* a Bale of Pepper upon time; that Pepper augmenteth not my Stock: for *Peter* demandeth of me the value, time being expired. In like manner, my Stock decreaseth not, because *Peter* is a *Debt-demander*: for it's as much augmented by the Pepper. But if a Bale of Pepper be given me, that truly augmenteth my Stock; for I enter, *Pepper Debitor* to Stock. And fol. 54. A Merchant giving certain hundreds to Marriage with his *Daughter*, that decreaseth Stock. By this may easily be discerned, what Stocks Augmenter and Diminisher properly is.

12. *Phil.* Speaking of Stocks Increasing and Decreasing; you rehearsed in how many parts the substance of an Inventory did consist; but let me now hear you nominate the true *Debitors* and *Creditors* of the same *onely*, without any other Circumstances of Dictations.

Sch. To give you the better content, I will speak of each in order as they stand: and first,

Of the Ready-money.

13. *Phil.* How book you the Ready-money after the way of Debitor and Creditor?
Sch. *Cash Debitor to Stock.*

14. *Phil.* Why make you *Cash Debitor*?

Sch. Because *Cash* (having received my money into it) is obliged to restore it again at my pleasure: for *Cash* representeth (to me) a man, to whom I only upon confidence have put my money into his keeping; the which by reason is obliged to render it back, or to give me an account what is become of it: even so if *Cash* be broken open, it giveth me notice what's become of my money, else it would redound it wholly back to me.

15. *Phil.* Why do you use the word *Cash*, being the word *Money* is in use amongst our Nation?

Sch. *Simon Stevin* treating of this word with *Prince Maurits* of *Nassau*, in the fifth Head-point of his Princely Book-keeping, fol. 52. saith, that he could give none other reason but onely that this word is in Use, which if it were not, I account it better (saith he) to have said, *Money is Debitor*.

Our Master usually alledged the difference between private and general discourses; shewing that many words are usual among Dutch, French and other Nations, with whom a Merchant doth traffick: therefore he thought it fittest to use general words, as being generally known, and most usefull in Book-keeping; else (saith he) why should not *Money* bear its own name as well as other commodities?

16. *Phil.* One other Question I have to demand before you proceed, which is, Why is *Stock* made *Creditor*?

Sch. Because the word *Stock* containeth in it all what a man possesseth; whether *Money, Wares, Debts* due to us, or the like: and (mark this well) *Cash*, yea, each particular thing that I possess, is but a member of that whole body *Stock*; therefore by the joint meeting of all those members, the body (*Stock*) is made compleat.


17. *Phil.* Having passed the first part of Ready-money, treat now somewhat

Of the Money in Banck.

For in the hands of the Honourable *Lords* of the Banck I have a certain sum of money; how shall I book that?

Sch. Banck Debitor to Stock. *Nota*, *Banck* is a name used at *Amsterdam*, and elsewhere, there

there a Banck is kept: being a place by the City appointed, where all Bills of Exchange of 60 L. Sterl. and upward ought to be paid and received: else in time of controversy about such bills as ought, and are not paid and repaid there, the Lords of the Banck (as I have been informed) will not give sentence, but reject the parties that rejected their Orders.

This name (*Banck*) is known amongst most Merchants; therefore will I use it, and many the like words appertaining to Book-keeping, that the beginner may be acquainted with the same. Between Cash and Banck are two things to be observed: 1. That Cash may not be  named, but when money is either *really* paid or *received*: but in Banck we (oftentimes) pay and are paid onely by *Banck-bills*, which in effect are as assignments: by them is written upon our account such moneys as we by Bill or Agreement are to have of others: by them is written from our account such moneys as others by Bill or Agreement are to have of us. 2. Cash oftentimes differeth from Banck, because Banck-money is of a more worthy price. I have known it five *per Cent.* differ, because of the multitude of foreign Coins that came into the Land; so that their own moneys were very rare to be gotten: and very few foreign Coins are by the Lords valued as Banck-moneys, yet Bills must be paid and repaid in Banck-money.

18. *Phil.* Although it be improper in this place, yet will I move some other Questions of Banck; because it is under the same Title: as suppose a man at sight of a Bill from my Factor or Friend, maketh me the same good in Banck presently.

Sch. Banck Debitor to my Factor or Friend.

19. *Phil.* Suppose the Bill was formerly by another accepted, and now made good in Banck upon my account.

Sch. Banck Debitor to the man that accepted the Bill, because at the acceptance I made him Debitor to my Factor or Friend.

20. *Phil.* Suppose the Bill was formerly accepted by another, and now made good in Banck upon the account of another man by my order.

Sch. The man upon whose account the said Bill was made good, (being for his own account) Debitor to the man that had accepted the Bill.

21. *Phil.* Suppose that *A. B.* made good upon my account a Bill formerly accepted by *B. C.* how? &c.

Sch. Banck Debitor to *B. C.* writ in by *A. B.* for we must regard the ground-man.

22. *Phil.* The accepting man payeth me *per* Cash, with allowance for Banck-money.

Sch. Cash Debitor to the Accepting man for Principal and Allowance; and then, Accepting man, Debitor to Profit and Loss, for the Allowance-money.

23. *Phil.* But I write at sight of a Bill drawn by my Factor or Friend, upon the account of the Presentor.

Sch. The Drawing man Debitor to Banck, whether it be for his or my account.

24. *Phil.* But the Bill was by me accepted before, and now ordered another to pay it for me: *Nota*, whether in Banck or out of Banck, that is nothing to me.

Sch. The Promised man, whose Bill I accepted, Debitor to the Paying man; or to him who ordered the same to be paid, if he who was Debitor upon my book did not pay it himself: that concerns not me how the Bill is paid, if my order be performed.

25. *Phil.* But I pay the before accepted Bill *per* Cash, with Banck-moneys allowance.

Sch. The Promised man, whose Bill I accepted, Debitor to Cash for Principal and Allowance; and then, Profit and Loss Debitor to the Promised man for the allowance.

26. *Phil.* Longer upon the Branch of Ready-money I will not detain you; proceed to the second Branch, in order.

Sch. The

Sch. The tenth place mentioneth several matters, all included under the name of WARES: of which I will treat in order, according to the said Table.

27. *Phil.* Suppose I have remaining unfold in the house, for my proper account, Indigo, Bayes, Kerfies, Durances, or the like.

Sch. { Indigo, is Debitor to Stock.
Bayes, } are Debtors to Stock, each name severally in a place apart; as
Kerfies, } shall be instanced in the Leager.
Durances, }

28. *Phil.* Suppose I have many petties, as Pins, Needles, Thimbles, Shears, Knives, Fish-hooks, and twenty the like Implements.

Sch. { Haberdasheries, } Debitor to Stock. The former were great Wares, and
Merchandise, } might be severed each apart in their own proper place;
Norenburgheries, } but these are Pedling matters, and may be brought under any Title that agreeth nearest unto their nature.

Of HOUSES.

29. *Phil.* How would you book a House or Hall?

Sch. { House *Muscovie*, standing at the foot of *St. Dunstan's-Hill* ————— } Debitor
Hall, *Bishops-Hall* near *Bednall-Green* ————— } to Stock.

LANDS.

30. *Phil.* How shall I book the Lands that I have?

Sch. { Land at *Streaton* upon *Dunsmore* in *Warwickshire*, ————— } Debitor
Land at *Sutton* upon *Bunington* in *Nottinghamshire*, ————— } to
Land at *Hoby* in *Leicestershire*, ————— } Stock.

RENTS and LEGACIES.

31. *Phil.* How shall I enter the Rents, and Legacies that I am to pay out of the before-named House, or Hall?

Sch. House called the *Muscovie-house*, standing at the foot of *Saint Dunstons-Hill*, Debitor to the *Demanding-man* his account of Rents, for Principal, and yearly Rent.
Nota. All printed books (in general) make the House Debitor to an account framed under the Title of

CHIEF-SUMS of RENTS:

but I think it fittest to have the Principal manifested upon the Mans account, because it may there appear whence such yearly Rents arise: for the Dictation of the Journall explaineth the time of all. If the Legacy be upon the House onely, and not upon the Ground, and that House burn down, so that we are discharged from that charge; Re-write the parcell from the House Debet, upon the Man, for Principal, and Rent-sum, then is that cleared.

32. *Phil.* How shall I book the yearly Rent of him that dwelleth in *Bishops-Hall*?

Sch. The In-dwelling Man Debitor to *Bishops-Hall* for the yearly Rent; because the Hall is charged for the Reparation.

33. *Phil.* There is a Rent, or Legacy due to me from another house, how shall I enter that?

Sch. The People that are to pay those Rents, or Legacies, their account of Rents, or Legacies, Debitor to Stock: because I would keep those Rents from their trafficking account.

JEWELS and MOVEABLES.

34. *Phil.* I have Gold, or Silver Goblets, Rings, Brass, Copper, Tinn, Pewter, Bedding, or the like Trinkets, how? &c.

Sch. Jewels, Moveables (or what Name you please) Debtors to Stock: what they are the Journal expresth in particular.

SHIPS-PARTS.

35. *Phil.* I have $\frac{11}{12}$ parts of one Ship, and $\frac{7}{10}$ of another: how? &c.

Sch. { Ship the *Dragon* of London, under the government of *William Wil-*
ing, Knight _____ } Debitor
Ship the *Red-Lyon* of Newcastle, in the administration of *John* } to
Geering Master, _____ } Stock.

36. *Phil.* Having entred Domestick affairs for Proper Accounts, proceed to Domestick affairs in Factorage and Company Accounts: and first of

WARES unfold for FACTORAGE ACCOUNTS.

Sch. { *Edward Denis* of Northampton his Account of Kerfies, Debitor to Stock: if
but one sort; but if of many sorts, under one Title.
Edward Denis of N. N. his Account of Commodities, Debitor to Stock.
If they are for Masters that are in Company;
Jasper Johnson, and *Govert Peeterfon*, in Company each $\frac{1}{2}$ their Account of
Indigo, Debitor to Stock.
R. C. $\frac{1}{3}$ and *E. D.* $\frac{2}{3}$ in Company, their account of commodities, Debitor to Stock.

Nota. Here is to be considered, whether these Wares are all unfold, or, part fold: if all unfold, and stand onely charged with their first charge; then in the former books was entred, Balance, Debitor to *Edward Denis* of Northampton, his account of Kerfies for quantity and money: and consequently in this book must be entred as the first parcell above, both for quantity and money. But if part of those Wares are sold in the former books, and that there is Wares and Money, both in Debet and Credit of that (or the like) account; then in former books ought the Journal parcell to be entred: Balance Debitor to *A. B.* his account of Commodities, for Pieces and Money: entring in Credit side, all the Debet pieces under the Credit pieces; and all the Debet money under the Credit money, and so add them both together, to make one general sum in Credit, to wit, Pieces to Pieces, and Money to Money. Secondly, take all the quantity of the sold Pieces, and the Money that in Credit did arise in the former book by the sale of those Pieces, and Journalize them as this:

E. D. of Northampton his account of commodities, Debitor to Balance; for Pieces, and Money: entring in Debet side all the sold Credit Pieces, under the Debet Pieces: and all the Credit Money arising from those sold pieces, under the Debet Money; adding then, Pieces to Pieces, and Money to Money in Debet, they will make in Pieces and Money one general sum, like that in Credit. In this second was entred in the former Books, *E. D.* his commodities, Debitor to Balance, and consequently here; Stock must be Debitor to *E. D.* his account of commodities: but this being a member of Stocks Decreasing, and we are as yet in Stocks Increasing, the property of the matter will not

not tolerate to speak of it here; therefore I must forbear untill places opportunity permit. See the 46. place.

37. *Phil.* Proceed to

W A R E S unfold for C O M P A N Y
A C C O U N T.

Sch. { Indigo in Company for *George Tate* at *Sutton upon Bunington* in *Nottinghamshire*, and me, each $\frac{1}{2}$, Debitor to Stock.
Bayes in Company, $\frac{1}{3}$ for *E. D. of N.* and $\frac{2}{3}$ for me, Debitor to Stock.
Kerfies in Company for *Robert Clifton*, and *James Tarton* each $\frac{1}{3}$, and $\frac{2}{3}$ for *William Hardington*, and me, Debitor to Stock.
Durances in Company $\frac{1}{2}$ for *A. B.* $\frac{1}{3}$ for *B. C.* and $\frac{1}{6}$ for me, Debitor to Stock.

The same considerations that before did arise in Factorage Accounts, (to wit, whether the Wares are wholly unfold; or part of them sold) do again arise here, nothing differing, but onely in the words of the Title, which easily may be discerned: and therefore the again Rehearfal is here omitted: If I knew that my weak apprehending Learner did but in thought desire the enlargement, I would be tedious to the Press for their learnings-sake. This is the cause why I omit the like expressing in *Wares abroad, unfold, for Proper, Factorage, and Company-accounts*; else as in *Wares, for Factorage, and Company accounts*, some are wholly unfold at the Conclude of our Books, and some of them are sold in part; even the like may, and doth happen in *Factorage, and Company Sendings and Voyages*, against which sales, the Selling man standeth Debitor to those Sendings for *Factorage*, and Voyages for *Company accounts*: Insomuch, that all those accounts being crossed in manner, as in the 36. place is instanced, then must we in this place make Stock a Debitor, unto the which we are not as yet come.

W A R E S abroad unfold, for P R O P E R
A C C O U N T.

38. *Phil.* How shall the unfold Commodities be entred, that are under the hands of our Factors in *England, France, Denmark, &c.* suppose they were Sugars, Pepper, Woade, Nutmegs, or the like?

Sch. Voyage to *Stoad* in *Denmark*, consigned for my account to *Robin Hood*, Debitor to Stock. The Journal expresseth what they are, by means of Letters or Accounts from the said Factor.

W A R E S abroad, unfold, for his or their A C C O U N T.
whose F A C T O R I am.

39. *Phil.* This is still upon the second Member of the Inventory, as in the 10. place; but from whence ariseth this kind of Entrance, that I being a Factor, should as Factor, keep an account against another Factor, for the man whose Factor I am?

Sch. The Explication of this Question, is to be handled in the Discussion of the *Factor-table*, in the 122. place; but because of orders sake here in the Inventory, something I intend to enter, which shall begin with the Original, that the proceeding may the plainer be understood, and is thus: *A. B.* in my former books, sent me Commodities to sell for his account, which Wares (at the receipt of them) I booked in fit *Forma*; through times contrariety those Wares were not Vendable here: of the which I advised my Master, whose Factor I am. The tenour of his next Letter to me concerning the same, was to doe therein as for my self: with mine, I sent of his Wares into *France*, and did charges upon the sending of them, whereof by Letter I had advice, that they as yet are unfold; and so I brought them from former books.

Phil.

40. *Phil.* Let me hear you enter this according to the nature of the Inventory.
Sch. They were sent before; and therefore I enter now,
Edward Denis of *Northampton* his account at *Roan* in *France*, in the Administration of *P. D.* Debitor to Stock; for the charges by me done at the first sending. See 46. place.
41. *Phil.* But suppose the charges that you did at the first sending were writ off from his above-named *Roan* Account, unto his Account Currant, being that I would have all disbursed money upon one account; and therefore that account hath no charge now upon it.
Sch. *Edward Denis* of *Northampton*, his Account at *Roan* in *France*, in the administration of *P. D.* is Debitor to Stock: *Nota*, for a Blank sum both in Débet and Credit; and must so be carried to each Account *per Formam*, because there must not be a Debitor without a Creditor, nor the contrary.
42. *Phil.* Suppose *P. D.* had in the former Books made sale of part, or whole; whereof you had advice then, but no Returns. See 46. place.
Sch. *P. D.* at *Roan*, for the Proper Account of *E. D.* at *N. N.* Debitor to Stock; for as much as the known sales import: and so I pass forward, according to the Table tenour, unto

W A R E S abroad, unfold, for COMPANY
A C C O U N T.

43. *Phil.* I perceive you cleave close to the Table.
Sch. School-men (as I have read) say, that a good Disputant ought never to digress from the propounded proposition, untill it be discussed. Neither ought any Writer to commit a digression from the grounds of his intended subject; as is here the before-entred Table in the 10. place, as also the ensuing three Tables: to wit, The Table of Accounts Proper in the 63. place: the Table of *Factorage*-accounts in the 122. place: and the Table of *Company*-accounts in the 174. place. From these I intend not to stray; but in order will work upon them (as the Tables shall deliver matter thereunto:) the more, because any one which shall have occasion to seek a matter in any of those particular Tables, whether in the *Inventories*, *Proper*, *Factorage*, or *Company*-Tables, may presently know what goeth before, or followeth his desired matter.
44. *Phil.* But to our intended purpose; rehearse some Instances of Company unfold Wares.
Sch. { Voyage to *Roan*, consigned to *Pierre du Pont*, being in Company for *James Bartram*, and me, each $\frac{1}{2}$ } Debitor
{ Voyage to *Lisbone*, consigned to *Pedro del Vergo*, being in Company, $\frac{1}{3}$ for *Robert Clifton*, and Partner, $\frac{1}{6}$ for *James Joyner*; and $\frac{1}{2}$ for me. } to Stock.
45. *Phil.* Having in order waded through the second branch of the Inventory-Table, in the 10. place; proceed to the third branch of Stocks Increasing: being

D E B I T O R S, of whom we are
to have.

Sch. Four in number are they comprehended under, in the third branch of the 10. place, and may all be joyned as under one; yet in brief I will touch each apart: as

1. *B. C.* to whom we formerly sold, or that he had accepted our Exchanges, Debitor to Stock.
2. *C. D.* at *Venice* my account Currant, Debitor to Stock.
3. Partner,

- Who hath part of my Estate in his hands, to be employed by him for the good of our Company: N. N. my account by him in Company, Debitor to Stock.
3. Partner, { Whose part of Stock is in my hands to be by me employed, and I am for him in disburse: N. N. his account by me in Company, Debitor to Stock.
4. M. M. at Colchester his account Currant, Debitor to Stock.

By the word *Currant*, do not I understand the account that is opposite to an account of *Time*, (for I distinguish them by the name of *Time* and Ready-money) but by *Currant*, I understand, a *Running* account, (*Conte-Courante*) upon the which all things may pass as well for time as Ready-money.

46. Phil. Thus I see you have passed through the three branches of Stocks Increasing, with the dependances of the same in a brief manner: what followeth next to treat of?

DEBT-DEMANDERS.

Sch. In the 10 place is shewed, that Stock hath (Improperly) a Decreasing part; and that again is divided into five Sub-divisions: of these in brief likewise, after a plain manner: as thus,

1. D. E. Of whom we formerly bought, or whose Bills in former Books we accepted, and presently booked them, but not due to be paid in those Books.
2. E. F. at Constantinople, my account *Currant*; for that he hath made me more Returns than my sold Wares did import.
3. Partner. { My account by him in Company, he having paid out more than his part doth import.
His account by me in Company, I having received into my hands money for sold Wares, and detain his part thereof, where he ought to have it.
4. F. G. His account *Currant*; the Credit of which being heavier than his Debet; but whether it be in Ready-money, or for Wares sold upon time, that's not material in respect of this *Running-accounts* form.
5. G. H. His account of Kersies, for so much as was sold upon that account in the former Book: See 36. place.
- Durances in Company, $\frac{1}{2}$ for A. B. $\frac{1}{3}$ for B. C. and $\frac{1}{6}$ for me: for so much as in the former Book was sold upon that account: See 37. place, it being compared with this.
- Edward Denis of Northampton, his account at Roan in France, in the Administration of P. D. for as much as the known Sales import. *Nota*, in the 42. place, the Factor was made Debitor to Stock, for the like sum: therefore our Stock standeth well in the like case with others. Again, we have our first charges done us good unto our Stock in the 40. place.

Stock is Debitor to Voyage to Lisborne, consigned unto Pedro del Vergo, being in Company, $\frac{1}{3}$ for Robert Clifton, and Partner; $\frac{1}{6}$ for James Joyner, and $\frac{1}{6}$ for me: for as much as the known Sales import. You must conceive, that Pedro del Vergo, Our account, being in Company, $\frac{1}{3}$ for Robert Clifton, and Partner; $\frac{1}{6}$ for I. I and $\frac{1}{6}$ for me: either standeth, or should stand Debitor to Stock, for the like sum, that Stock standeth Debitor to the Voyage for the sales; for the Voyage cannot have a Credit, but by one or more Debtors that even Counterpoise that Credit.

47. Phil. I have seen your *Dexterity* in the handling of the Inventory-Table, as also in the booking of a mans known Estate; but if a Merchant will not have his Estate known, how

how will you behave your self therein? Ha! I think I have pos'd you now. Now you are stall'd, I throw.

Sch. In such difficult Questions you cannot debarr me, to take the aid of some Renowned Authours: for in the first place of our Dialogue I feared my weakness, because I frequented not the daily Examination; but although I frequent not the School, I am yet not ignorant of what the Authour's passages are upon this Subject: and therefore I will decide your Question with the Solution of Master *Henry Waninghen*, in the first Chapter, the 17. Questions Answer; his words are these: *Cash must be entered in place of Stock, making all that is due to us Debitor to Cash; contrarily Cash Debitor to all them that are to have of us.*

With him (in the very same words) agreeth his Disciple *Joannes Buingha*, who now at *Amsterdam*, after the death of his before named Master, succeedeth his place in Schoolmastership: See the 38. page of his book, printed 1627.

J. Carpenter Gent. in his *Most Excellent Instruction*, printed in *London* 1632. is a direct Imitator of both the former: See fol. 20. 24. of his Book: and no marvel; for the greatest part of his published book is nothing else but a general Copy of *Henry Waninghen's* Book, both in words and number of the questions. J. C. in his Epistle to the Reader, pretendeth Ignorance, of not knowing the Authour, who in the French Language many years agoe was easie to be found.

48. Phil. Shew me some Instances how they would book their passages.
Sch. In brief I will: and first,

Of the Wares.

Grograines,	} Debitor to Cash.
Kerlies,	
Durances,	

Of the People that Owe to us.

Robin Good-fellow,	} Debitor to Cash.
Herman Hard-head,	
John Gentleman,	

Of the People that we Owe unto.

Cash Debitor to	{ Rowland Red-beard.
	{ Ralph Would-well.
	{ Reynst Reach-farre.

49. Phil. Suppose a man at the making of his Inventory hath some money, how shall he book that?

Sch. The before-named in the places of their Books mentioned, say, *The ready money is not to be entred till you disburse the same.*

50. Phil. Suppose with part of that concealed money you bought Wares, and with other part paid them unto whom you are indebted: how enter you that?

Wares,	} Debitor to Cash.
People,	

51. Phil. This being thus rehearsed, what will you conclude; have these (think you) digressed?

Sch. Suppose they had, what's that to me? But because you should not flout at me, thinking my capacity to be so stupid, that it is void of distinction, I will in some brief notes onely touch the same.

Firstly,

Firstly, let me consider whether the Book-owner be more indebted than his Estate is worth; which if he be, then is either entrance good, for his Estates concealment: for the *Debet side of Cash* ought to be heaviest, or, having no money, it must be even, because all is paid out: but if he have any Estate, then is the *Credit* of his Cash (who standeth in *Stocks* stead) heaviest: and therefore an *Errour*, being here is more paid than was received.

Secondly, the commodities that we have at the making of our Inventory, were bought in former Books, and there made *Debitors*; and that we now enter them again *Debitors to Cash*, is to re-buy them: and consequently, in place of book-reforming, *book-deforming*, and an *undefendable Errour*.

Thirdly, the People whom we now make *Debitors to Cash*, are absolutely our *Debitors*, and do we pay them who are to pay us? many men would desire to be our *Debitors*.

Fourthly, as senseless is it to make *Cash Debitor* to People that are to have of us; will they that are to have of us 100*l*. for a Bill of Exchange by us accepted, say, *Come my Friend*, you have accepted an Exchange to pay at time expired, which is now: send your man to my house, and the money shall incontinently be paid to him? *I think nothing less*.

Fifthly, *Cash* may never be named. *Nota*, not named, but when *Money* is either truly and really paid or received, as in the 17. place is mentioned. But if these People enter *forged Imaginaries* in the *fore-front* of their Books, what is not to be expected before the *End*?

Sixthly, The *Stock* which they seek to conceal, is manifest in the difference of *Cash* it self. For let them transport their *Cash*, and they shall find (if as before is said, that their Estate stand well) that *Cash* is, and in transporting forward, always remaineth *Creditor*. Balance that *Cash*, and tell me what shall be done with the difference. Carry it to a new account, what then? there it will prove to be *Stock*. Carry it to Profit and Loss, there it will prove to be *Stocks Augmenter*. Wonder is it, that these and many other *Foreign-bred defects*, must now be clothed in *English Attire*, and pass for current amongst us! Surely, our Judgment is weak in the discerning of this Art.

52. *Phil.* I perceive their passages in booking of their Matters, doth not digest with you; is there a more plain way? discover that.

Sch. If we were as *Exact Discussers* as we are *Imitators*, we had not been so besotted, as to entertain those *Foreign defects*, having better at home.

Look into *James Peele*, whose well-entrances through neglecting Age (or disdain of *Domestick Writers*, and extolling of *Foreign*) are as strange to us, as though (as the saying is) they were written in *Heathen Greek*. He sheweth us the fit ground-work; how to conceal a mans Estate in the booking of his private accounts, and matters manifest for Merchandizing.

53. *Phil.* Instance some particulars how to book the manifested part.

Sch. You speak of *Part*; whether he bring in *Part*, or *All*, who can certainly know that? being that we can but aim at it, as the blind at the Colour of Cloth. And for which he manifesteth, may be

Entred	{	Cash, _____	}	Debitor unto the Private account.
		Banck, _____		
		Perpetuanes, _____		
		Marmaduke Man, _____		
		John Knoll at Lisborn, my account Proper,--		

54. *Phil.* How shall the Master, or Book-owner, enter into his *Private* books the things manifested for Merchandizing?

<i>Sch.</i> General account for Traffick, De- bitor to	{	Cash,
		Banck,
		Perpetuanes,
		Marmaduke Man,
		John Knoll at Lisborn, my account Proper,

D

Phil.

55. *Phil.* Suppose there is gained upon Wares sold.
Sch. Wares Debitor to Private account, for the Gains; doe the like in Factor accounts, and all other, upon which Gains ariseth.
56. *Phil.* Suppose I lose by Wares or Exchanges.
Sch. Private account Debitor to Wares, Exchanges, or unto that account, upon which Loss ariseth.
57. *Phil.* At the Conclude of my Book I surrender *Moneys, Debts, and Unfold-wares.*
Sch. Private account Debitor to Cash, Men and Wares, each *name* severally.
58. *Phil.* How shall the Book-owner enter back into his private Books the *Surrendred* several matters?
Sch. Cash, Men, Wares, each *name* severally, Debitor to General account for Traffick.
59. *Phil.* How shall the Book-owner enter into his private Book the Gains that are found upon his Book of Traffick?
Sch. General account for Traffick, Debitor to Profit and Loss.
60. *Phil.* But if he lost in his Book for Traffick.
Sch. Profit, and Loss Debitor to general account for Traffick; because it hath *Surrendred* back less than formerly was confided into the same: Judge of the Gains likewise, that the General account for Traffick yielded more than the first in-laid Principal. Here you see the matter *plainly discussed.* Here you see the ground-work, by which they are *confuted*, gathered from *one of our own Nation*; which to their misentrings might rather have been

A worthy Refutation,
 Than, by their Approbation
 To bring them to our Nation.

But it seemeth that this Absurdity (and many more, which upon due Examination of their works apparently *I can make appear*) was not *discerned*, or, being *discerned*, how to amend it, *Experience had not befriended them.*

61. *Phil.* Rehearse some other Instances of their Misentrances, that (for the Reader) they may be as *Buyes* in this Sea, to keep him from Ignorances Ship-wrack.
Sch. Very loth I am to pry any farther into their Books: for their Absurdities are many in divers matters. And if I should dive into them all, it would be thought that I onely uttered *Satyrical Snarlings*, where my *plain meaning* is, to stir them up to a more *serious study*, that the *filly* beginner be not frustrate of his Expectation: seeking in them (as one saith) *Sapientia*, but finding *Apedia*: therefore let me proceed towards our intended purpose.
62. *Phil.* Well; for this time let us doe as you desire: What followeth next to treat of, seeing the *Inventory*, with the Dependances (which is the *first matter* whereof the Journal is made) are discussed?
Sch. The second matter whereof the *Journal* is made, is the next thing in order that we are to treat upon; and proceedeth from

Trafficks continual Exercise.

as in the Ninth place is rehearsed: wherein is to be considered three Principal accounts, consisting

In

In { Proper } Accounts: and each } Domestic-affairs: for so I term those things,
 { Factorage } of these again, in } which I in actual Administration, administrate
 { Company } } as chief Manager in the matter; whether in
 Proper, Factorage, or Company accounts.
 Foreign-affairs: for so do I nominate those mat-
 ters that another administrateth as chief Actor in
 the matter, without hand-action of me, or mine: { Factor } With the Wares, Bills,
 and thus doth my { Partner } and Monies that I
 { Friend: unto whom I sent my } send to him, to be
 employed for me.

Masters Wares, because they were not *Vendible* here, as in the 39. place is expressed: the said *Friend* is to be countable for the Sales thereof to me, and I to my Master, with whose order I sent them thither; he not having any acquaintance with the man, nor Trading for that place. Of these I intend to treat in order as they are entred in the above-standing Table: but first I will book some exquisite

Rules of aid, very requisite in Trades continuance, to be learned without book.

- | | |
|--|--|
| 1. Whatsoever cometh unto us (whether Money or Wares) for Proper, Factorage, or Company account, the same is— <i>Debitor.</i> | 1. Whatsoever goeth from us (whether Money or Wares) for Proper, Factorage or Company account, the same is— <i>Creditor.</i> |
| 2. Whosoever Promiseth, the Promiser is— <i>Debitor.</i> | 2. Unto whom we promise, the Promised man is— <i>Creditor.</i> |
| 3. Unto whom we pay (whether with Money, Wares, Exchanges, Assignations) being for his own account: that man is— <i>Debitor.</i> | 3. Of whom we receive (whether Money, Wares, Exchanges, Assignations) being for his own account: that man is— <i>Creditor.</i> |
| 4. Unto whom we pay (as above) for another mans account:
The man for whose account we pay is— <i>Debitor.</i> | 4. Of whom we receive (as above) for another mans account:
The man for whose account we receive is— <i>Creditor.</i> |
| 5. When we buy Wares for another mans account (whether we pay them presently, or not, that is all one in the entrance) and send them unto him, or unto another by his order,
The man for whose account we bought and sent them, is for the Wares and Charges, — <i>Debitor.</i> | 5. When we buy for our selves, or for another man, and pay not presently,
The man of whom we bought those Wares is— <i>Creditor.</i> |
| 6. If we deliver an Assignation unto any man (whether it be our own, or others) that man for whose account we deliver that Assignation in payment, is— <i>Debitor.</i>
<i>N O T A,</i>
This is much like the third Article, but this is here thus entred, because this Article is here more largely explained, for the better understanding of Assignations. | 6. Whosoever delivereth an Assignation unto us upon any man, for his own account: the man of whom we received it, is— <i>Creditor.</i>
<i>O R,</i>
Upon whom I deliver mine Assignation, to be paid by him for his own account, that man is— <i>Creditor.</i>
<i>O R,</i>
Whosoever (to pleasure or accommodate me) payeth my Assignation, the accommodating man, is— <i>Creditor.</i> |
| 7. When we, or any other man for us, sendeth commodities unto another Land, or Town, to be sold for <i>Proper</i> or <i>Company</i> account, then is | 7. When we receive advice from our Factor, that those sent commodities, or part of them are sold, or lost, then is |

Voyage to such a place consigned to
such a man ————— *Debitor.*

8. When we pay Custome, Insuranc,
or other charges, upon the sending of
those commodities, then is

Voyage (as above) ————— *Debitor.*

9. When we cause the sent goods to
be insured, but pay it not presently,
then is

Voyage (as above) ————— *Debitor.*

10. When we Insure any mans sent
Wares, and receive the money presently,
then is Cash ————— *Debitor.*

11. When we insure any mans sent
Wares, and receive not the money pre-
sently, then is the man for whose account
we Insured those Wares ————— *Debitor.*

12. When we receive advice, that the
former sent Wares, or part of them are
sold, then is

The Factor that sold them for our ac-
count ————— *Debitor.*

13. If any man draw Exchanges upon
us for himself, or for any other man, the
man for whose account the same was drawn,
is ————— *Debitor.*

14. If we remit Exchanges unto any
man, for himself, for me, or any other
man,

The Factor, *If for me*, or the man for
whose account it was remitted, is ————— *Debitor.*

15. When we lose by gratuities given,
whether great, or small, or howsoever,
then is Profit and Loss ————— *Debitor.*

63. *Phil.* Having thus placed your *Rules of Aid*, proceed (as was determined) to the
first of your before-mentioned Principal accounts.

Sch. The first nominated Principal account (for plain apprehensions sake) I will
display under the form of account.

Voyage to such a place consigned to
such a man ————— *Creditor.*

8. Cash, or charges of Merchandizing
is *Creditor.* *Nota*, divers Merchants keep
such an account of charges of Merchandi-
zing, especially those that have Cashiers
within their own house.

9. The Insurer is ————— *Creditor.*

10. Insuranc-reckoning, }
Or } is *Creditor.*
Profit, and Loss. — }
Chuse of these which you please.

11. As above ————— *Creditor.*

Nota,
Merchants that trade much in this kind,
use an account in their books, called *Insu-
rance-reckoning*.

12. When we receive *Returns*, either in
Money or Wares, in lieu of those sold
Wares, then is

The Factor that payeth us, or causeth
us to be paid, ————— *Creditor.*

13. If we draw Exchanges upon any
man for himself, or for any other man, the
man for whose account we draw, the same
is ————— *Creditor.*

14. If any man remitteth Exchanges unto
us for himself, for me, or for another man;

The Factor, if for me, or the man for
whose account the same was remitted to
me, is ————— *Creditor.*

15. When we gain by gratuities recei-
ved, whether great or small, or howsoever,
then is Profit and Loss ————— *Creditor.*

Proper,

Proper, in	Domestick-affairs, whose parts may be	Buying upon several conditions: See the 64. place.
		Shipping of Wares to another Town or Land, to be sold for my account: See the 85. place.
		Selling upon several conditions: See the 92. place.
		Abatements upon { Wares: See the 103. place. Money: See the 106. place.
		Receiving: See the 108. place, having 12 Branches.
		Gratuity: See the 110. place.
		Paying: See the 111. place.
	Foreign-affairs, consisting in	Advice, that the sent goods, Sold: See the 113. place.
		or part of them are Lost: See the 117. place.
		Returns in { Wares: See the 119. place. Money: See the 121. place.

64. *Phil.* The Table being entred in brief as above, requireth an explaining; therefore let me see your Entrances upon each member apart.

Sch. The parts being divided into Affairs *Domestick* and *Foreign*, I intend to treat first of the first; and therein again of the branches orderly as they follow, whose beginning is with

BUYING.

65. *Phil.* I buy Wheat, and pay for the same presently, even upon the receipt thereof: How shall I enter that?

Sch. Wheat Debitor to Cash. *Nota*, Some will, that of the like Passages should be made a double Entrance, because upon all Occasions the mans name might be found upon the Alphabet: each doe his pleasure; I account this way clear and evident. For afterward if any controversie should arise, that book (from whence the Question ariseth) will shew the Year and Month; then is it upon my Book easie to be found. *Nota*, All accounts of *Commodities* must have lines *within* to keep the quantity of *Ells*, *Measure*, *Weight*, and the like.

66. *Phil.* I buy Rye Contant, but pay not instantly.

Sch. Rye Debitor to the man of whom I bought it. *Nota*, the word *Contant* signifieth *upon demand*; and that again for 1, 2, 3 days; or 1, 2, or 3 weeks: generally it is included under one months time; for that which is contained under the *nomination of Months*, is 1, 2, 3 or more months.

67. *Phil.* I buy upon two months time a little parcell of Pepper, Ginger, Cloves, or the like; some one parcell to the value of 10*L.* and some less.

Sch. Groceries Debitor to the *Man* of whom I bought them: understand my meaning, which is not, that I should make the Commodity Debitor to the *Mans servant*, because I bought it of him; but unto the Principal, or Man, *to whom it belongeth*, in respect of my knowledge. *Nota*, the Entrance of that which I buy upon 2 Days, 2 Months, 2 Years, is all as one: for my acknowledged man must be known upon my books, as well for 2 Days as for 2 Years.

68. *Phil.* I buy Latton-wyre upon 3 months paying $\frac{2}{3}$ part presently.

Sch. Latton-wyre Debitor to the *Man Principal*, from whence it came. And then, *Man Principal* Debitor to Cash, for the $\frac{2}{3}$ part now paid. I enter this thus in $\frac{2}{3}$ parts; because some make the bought Wares Debitor to the Selling man, for the part upon Time: and Wares Debitor to Cash, for the part paid. Here you see Wares are divided into two parts, (which is unseemly) and therefore must have two Journal parcells: so there is every way as much writing as to make the Wares Debitor to the man for the whole; and then, him Debitor to Cash for the paid part. But if I buy several Wares to pay $\frac{2}{3}$ part in money, what brave divisions would then arise? For each parcell must have

have two Debtors and Creditors, which will be no small trouble; or else they must learn to place their parcels with more judgment.

69. *Phil.* I buy cloth upon 9 months Time, which is to ride out $\frac{1}{3}$; then to discount for 6 months: paying for them in Banck, and enjoy Banck-moneys allowance in hand.

Sch. Cloth Debitor to the *Man*, for the whole cost upon 9 months: *and then*, the Man Debitor to Cloth for the Discount; *and then*, the Man Debitor to Banck for the sum writ in: *and then*, Cash Debitor to Profit and Loss; because the money by me written in Banck, and the Discount, countervailed the first Principal upon 9 months.

70. *Phil.* I buy Barly upon $\frac{8}{12}$ time, discounting instantly; paying part in money, part by Assignment, part with Rye: the remainder in Banck, abating so much as the Banck-moneys allowance is worth.

Sch. Barly Debitor to the *Man* for the whole upon 8 months: 2. The Man Debitor to Cash for the sum paid. 3. The Man Debitor unto him who was to pay my Assignment for his own account. 4. The Man Debitor to Rye for the delivered value. 5. The Man Debitor to Banck for the sum made good, either upon his account, or upon the account of another, by his order. 6. The Man Debitor to Profit and Loss for Banck-moneys allowance; because this and the Banck-money, make both but one compleat part of payment: but if I had writ in Banck his compleat part of payment, and he made good the Money for Banck allowance to me, by paying it in hand; then must we enter, Cash Debitor to Profit, and Loss. 7. The Man Debitor to Barly for the 8. months discount. *Nota*, *Henry Waninghen*, Chapter 2. *Question 14.* entreth the Man Debitor to Profit, and Loss, for the discount. *Passchier Goossens*, *Zu Hamburg*, printed 1594. *parcell 44. 47.* and others, entreth the like. *Johannes Buingha*, *folio 39.* *Question 7.* entreth the like. *J. Carpenter*, *fol. 34.* his booking is with *Henry Waninghen* the 14. *parcell* alike; and is onely an Imitator: and so of other Authors. But *Premeditation* sheweth, that the *Rebates* of commodities should *not be* carried unto Profit and Loss, as our printed Authors in general do, without any further in-sight into the nature of the matter: For *Barly*, which before was *Barly* upon Time, is now become *Barly* for *Ready-money*; which at the buying (in respect of the Time I was to stand out, and have the use of the money in mine own hands) cost me more than it now will yield me *Ready-money*; the while then *Barly* upon 8 months was more charged at the buying, than it now is worth *Contant*, reason requireth that *Barly* should be discharged, because I have disbursed my Money: See *Ralph Handson* upon *Abatements* in his Table.

This must be well regarded in *Rebates*, to the end, that each *Horse* may bear his own Burthen; well noting, that the *Rebates* are not made good in Money. See *R. Handson*.

But if we buy sundry commodities; and have an allowance upon the whole buying, then must we enter,

The Man of whom I bought, Debitor to Profit and Loss Proper: for no one commodity may enjoy the allowance made upon the whole Cargo or Parcell; and to make a division *prorate*, of each commodities Capital, would be a troublesome (but true) work: therefore Profit and Loss is the briefest carriage in such matters, being the *Facit* after either of the ways, redoundeth unto our final advance for the Abatement. This in brief.

Buying { For Ready-money, and presently pay: See the 65. place.
 { Upon Time, the conditions being several: See 66, 67, 68, 69, 70.

BARTER, or TRUCK.

71. *Phil.* I buy Wares, for other Wares; the value being equal.


Sch. In-bought Wares (what name soever) Debitor to the Delivered Wares: this is seldom seen. But if writing be not tedious unto us, or we not Paper-penurious, the best and most uniform booking (in respect of the general varieties) of giving or receiving of diversities (being Wares, and Money, or several Wares) is to make the received Wares Debitor to the Trucking Man; and then the Trucking Man Debitor to the Delivered Wares.

Phil.

72. *Phil.* You have related your mind in things of an equal value; but if I buy Wares, paying with other Wares, and Money.

Sch. Henry Waninghen, Chapter 2. unto the 6. Question, answereth in Dutch; *Egoet datmen koopt Debit aen Cassa, Daer naer, Cassa Debit aen't goet datmen toe- gheeft.* I English it: The Wares that we buy, Debitor to Cash; afterwards, Cash De- bitor to the Wares that we deliver: as thus, The Wares that I buy are worth 100 £. and the Wares that I deliver are worth 90 £. Consequently, I paying the Man, he must have 90 £. in Wares, and 10 £. in Money; so that Cash is for the 10 £. paid, more Cre- dit than Debit: therefore Cash hath it's due. With Henry Waninghen agreeth J. Car- penter, fol. 32. parcell 6. as above; he writeth, the goods bought owe unto Cash for the whole sum: and after, Cash oweth unto the goods, which you have delivered to the Seller, for the value of them.

73. *Phil.* Seeing you Imitate in entring of their words; have they your Approbation?

Sch. I have related their words, not as an affectionated-Follower, but as an Admirer of their Imitation. For as in the 17. and 51. place by this  is said; Cash may not be named (no not named) but where Money is either Really paid, or received: Nota, and the while that it is absolutely false, that Cash hath in the above mentioned 72. place not paid out 100 £. but onely 10 £. nor hath it received any penny of the 90 £. there- fore for the 90 £. on each side, I say, Cash is an Ass.

74. *Phil.* But in the conclusion, it cometh all to one purpose.

Sch. That is not material: why many words, when few may suffice? For J. Carpen- ter, fol. 32. parcell 7. answereth direct to the matter; *The goods which you buy, owe to the Seller: And contrarily, He oweth to Cash, and to the goods which you have delivered him.* This is somewhat like a mans money: But as in the 71. place is said; Idleness in writing, or Penuriousness in Paper, is the cause of these Folly-entrances. For not onely in this; but in Exchanges, and the like, because we will not have (as some term it) a Book full of names, we must have our passages smothered under the covert of Imaginary obscurity; whereas we may have them delectably booked, if we were not sparing in writing: *Daer en is niet, Zonder verdriet, Nothing without trouble.* But I have no time to dis- cuss other mens works; therefore let me proceed.

75. *Phil.* I buy Wares, delivering a greater value; and receiving the Overplus back in Money.

Sch. In-bought Wares Debitor to the Selling Man, for their value: 2. The Man De- bitor to Delivered Wares, for their value. 3. Cash Debitor to the Man, for the received Money, to equal the Truck. So in brief; if the Wares are of an equal value, then enter Bought Wares Debitor to the Trading-Man. 2. Trading Man Debitor to delivered Wares; because the value is equal. If unequal, and Money given; then enter, In-bought Wares Debitor to the Trading Man: and then, Trading Man Debitor to delivered Wares, and to Cash. But if unequal, and Money Received; In-bought Wares and Cash Debitor to the Trading Man: and then, Trading Man Debitor to Delivered Wares. And so I proceed to Wares bought, which are to be

Delivered me 2, 3 Weeks or Months after
the Agreement.

76. *Phil.* I buy Wares, agreeing now for quantity and Price; but am to receive them 2 months hence.

Sch. The Promising Man is Debitor to Promise-reckoning.

77. *Phil.* I have already by this one parcell conceived, that you digress from divers Printed Authours: for,

Passchier Goeffons of Brussel, in the German Language.

Pieter Nicolaeson Davenportiensis.

John Willemson of Leuven.

John

John Contereel of Antwerp.

Henry Waninghen of Campen.

Johannes Buingha.

J. Carpenter, Gent. and several others, do enter,

Deliverance-reckoning Debitor to the Selling-Man.

Sch. That is nothing to me: for they digress from their own Documents. John Willemson of Leuven, in the third Chapter, at the end of his Book called the *Golden School*, entreth these ensuing words, as a firm Principle and Ground-Rule,

Wie my yets beloofst, ofte toe-zejt, den beloover is Schuldigh:
that is,
Whosoever promiseth, the Promiser is Debitor.

See the Second Article in the *Rules of Aid*, place 62. but here is the difference, which of these two is the *Promising Party*? I say, the *Buyer* cannot be taken for a *Promiser*, but onely for a *Deftour*; for he cannot obtain, except the *Man* with whom he treateth, grant his Request: therefore the Substance of the matter lyeth on the *Deliverer's* side; for which purpose I enter him *Debitor*: for *Promise obligeth*.

78. Phil. I buy Wares upon Delivery (as before) and bind him to the Performance by Money that he giveth me.

Sch. Then to the 76 add, Cash Debitor to the Promising-man. This is not usual.

79. Phil. But if I bind him, by giving him part in hand, what? &c.

Sch. The Promiser Debitor to Promise-Reckoning, and to Cash for the paid money.

To buy a Ships Part.

80. Phil. I buy $\frac{1}{12}$ of a Ship, paying part in Ready-money; part with Wares for the Ships use, the Remainder upon 12 months time.

Sch. Ship Debitor to the Selling-Man for the whole: and then, Selling-Man Debitor to Cash for the Money; and to Wares for the quantity and value.

To buy a House.

81. Phil. I buy a House for Ready-money; but so, that there is a Legacy of 200^l. still upon the same, for which I pay yearly Rent, untill I release the Principal.

Sch. House Debitor to Cash for the paid Sum, and then, House Debitor to R. R. his account of *Legacies* and *Rents*, for the Principal, and one years Rent: specifying in the Journal at how many years purchase, and at what price the same may be released, if I will buy it out.

82. Phil. I buy a House of a Man, for which I pay part now; the Residue of the Principal is to be paid upon yearly conditions; but so that another man hath a Legacy out of the same, for which I pay him yearly Rent, beside the first costs.

Sch. House Debitor to A. B. for the whole costs upon time: then, House Debitor to B. C. his Account of *Rents* and *Legacies*: then, A. B. Debitor to Cash for the present payment.

To buy Legacies.

83. Phil. I buy in a Legacy of R. R. with Gains; paying him part with an Assignment upon A. B. from B. C. part with Rye, prized now at 6 months, which is to be discounted; and the compleat Remainder in Banck, for which he alloweth me Banck-moneys advance.

Sch.

Sch. R. R. Debitor to Profit and Loss for the Gain; 2. R. R. Debitor to B. C. for his Assignment payable by A. B. 3. R. R. Debitor to Rye, for the price at 6 months. 4. R. R. Debitor to Banck for the compleat payment. 5. Rye Debitor to R. R. for the discount. 6. Cash Debitor to Profit and Loss, for Banck-monies advance.

84. *Phil.* I buy a Legacy (with advance) of C. D. due to him from a certain House, possessed by others: part by his order I pay unto D. E. by an Assignment upon E. F. for the account of F. G. or that I received from F. G. the remainder I pay in Banck by his order upon the account of G. H. abating Banck-monies allowance.

Sch. Possessing People, My account of Legacies and Rents, Debitor to C. D. for the whole sum that it cost me. 2. The same again Debitor to Profit and Loss, for as much as the Legacy by their Contract is more worth than I bought it for. 3. C. D. Debitor to F. G. for an Assignment delivered to D. E. upon E. F. by his order. 4. C. D. Debitor to Banck, for his use made good upon the account of G. H. 5. C. D. Debitor to Profit and Loss, for abatement of Banck-monies allowance.

Shipping of Wares to sell for my account.

85. *Phil.* I Ship away Wares that already are charged Debtors upon my Book; how shall I enter them?

Sch. Voyage to Roan, consigned to Jean du Boys, Debitor to Wares; to wit, giving them such a Title at their discharge, as was set upon them at their charge.

86. *Phil.* I Ship away Wares that I now buy, and pay present money; not booking them upon an account of Wares.

Sch. Voyage (as above) Debitor to Cash, for the first costs.

87. *Phil.* I Ship away Wares that I buy upon 4 months, to stand out the Time, not booking them upon an account of Wares.

Sch. Voyage (as above) Debitor to the Man: See the 66. place.

88. *Phil.* I Ship away Wares that I buy at 6 months, standing out 2 months, and then to discount for 4 Months; not booking them upon an account of Wares.

Sch. Voyage (as above) Debitor to the Selling-man for the whole, and being discounted, The Selling man Debitor to Voyage, for the discount.

89. *Phil.* My Factor or Friend at Amsterdam, by my order sendeth Wares to Roan (or to the like ordered place) to be sold for my account.

Sch. Voyage to Roan, consigned to Jean du Boys, Debitor to my Factor, or Sending man; whether it be bought for Ready-money, or Time, the Entrance is all as one, except an account of Time and Ready-money were kept between us, in respect of giving or taking Interest of each other: of which is spoken in the 120. place: compared with the 11. member in the 108. place.

90. *Phil.* At the sending of these Wares I pay Custome and other Charges here.

Sch. Voyage to N. consigned to N. N. Debitor to Cash, for Custome, Charges, and also Insurance, if instantly paid.

91. *Phil.* But if the Insurance be not paid untill advice of the Arivement to the place whither it was intended.

Sch. Voyage (as above) Debitor to the Insuring man.

S E L L I N G.

92. *Phil.* I sell Wares, and receive the money instantly.

E

Sch. Cash

Sch. Cash Debitor to those Sold Commodities.

93. *Phil.* I sell Wares, but am to receive the Money some days after, or perhaps some months after the selling time.

Sch. The Buying Man is Debitor to the sold commodity: *Vide* 66. place, comparing them with part of the ensuing.


94. *Phil.* I sell Wares, receiving in part Ready-money; the residue upon two months.

Sch. The Buying man Debitor to the Delivered Wares, for the whole sum: *and then*, Cash Debitor to the Buying man, for the received sum.

95. *Phil.* I sell Wares, part upon 6 months Discount; then the Discounted Neat-sum, and the remaining Residue of the Principal to stand out upon Interest.

Sch. Buying man Debitor to Wares for the first agreed price, unrebated: 2. Buying man Debitor to Interest Reckoning for the value. 3. Wares Debitor to Buying man for the Discount.

96. *Phil.* I sell several Wares at 11. months times price, discounting immediately: in payment of the same, I receive of himself part money, part by Assignment, firmed by B. C. indossed unto C. D. The remainder is made good in Banck upon the account of D. E. by order of E. F. abating Banck-monies allowance.

Sch. 1. Buying man Debitor to those Wares (howsoever named) for the value of the first unrebated price. 2. Cash Debitor to the Buying man, for the money received from himself directly; *and* for the money received by his Assignment delivered to me. 3. E. F. Debitor to the Buying man, for the money by his order made good in Banck upon the account of D. E. 4. Profit and Loss Debitor to the Buying man, both for Banck-monies allowance, and Discount: *Vide* 70. place by this  hand.

Selling for other Ware s:
Barter, or Truck.

97. *Phil.* I sell Wares for other Wares, the Truck being equal.

Sch. See the 71. place in Buying.

98. *Phil.* I sell Wares, receiving in payment other Wares and Money.

Sch. Buying man Debitor to my delivered Wares, for the whole: *and then*, Received Wares, for the quantity and value; as also, *Cash* for the received Money Debitor to the Buying man.

99. *Phil.* I sell Wares receiving back a greater parcell, and re-pay the Over-plus in money.

Sch. Received Wares Debitor to the Trucking man for the whole: *and then*, Trucking man Debitor to the delivered Wares; and to *Cash* for the money: See 75. place. And so I proceed to Wares sold, to be

Delivered by me 2 or 3 Weeks or Months after
the Agreement.

100. *Phil.* I sell Wares, agreeing now for quantity and price; but am to deliver them 2 or 3 Weeks or Months hence.

Sch. Promise-reckoning Debitor to the Promised man; nominating the quantity quality, &c. and price.

101. *Phil.* But if he give me part of payment now in hand, to bind me to performance of the delivery.

Sch. Cash Debitor to the Promised man.

Phil.

102. *Phil.* But if I by giving of him money, bind him to the Receipt.
Sch. Promised Man Debitor to Cash for the Money.

Abatements upon Wares bought: See 69. and 70. Places.
Abatements upon Wares sold: See 95. the 3. branch.

103. *Phil.* I buy Wares for the value of 200*l.* each $\frac{1}{2}$ upon 3. and 3 months, discounting the whole presently.
Sch. Wares Debitor to the Man for the whole 200*l.* And then, Selling-man Debitor to Wares for the discount of 100*l.* for 3 months time: Again Selling-man Debitor to Wares, for the discount of 100*l.* for 6 months time.

104. *Phil.* I sell Wares to the value of 300*l.* payable at 4. 4. and 4. months, precise, each pay an equal Third; after some few days we agree for the present discount *à proportionne*, times payments.
Sch. The Buying-man Debitor to Wares for the whole: then, Wares Debitor to the Buying-man. 1. For the discount of 100*l.* for 4 months. 2. For the discount of 100*l.* for 8 months. 3. For the discount of 100*l.* for 12 months: for so were their first payments agreed to be paid; and therefore ought to be so rebated.
 But this is here a digression; therefore to the matter of Abatements, which at present we have in hand.

105. *Phil.* I have formerly bought Wares, which I then, according to Time, and Price, entered to book; but I find. 1. Either defect in the Commodity. 2. Or I abate him upon the whole parcel the odd pence.
Sch. The Selling-man Debitor to those Wares, for either, or both: See 70. place.

106. *Phil.* Formerly I sold Wares, and according to Price and time, I then booked them; but he that bought them, findeth, 1. Either defect in them: 2. Or he abate me upon the whole parcell some odd Money.
Sch. The Wares are Debtors to the Man, for either, or both. I will make it brief: for,

Abatements in	{	Wares	{ Bought } { Sold }	at 6 months discount:	{ Selling-man Debitor to Wares. Wares Debitor to Buying-man.
		Money	{ Received } { Paid }	before the Time:	{ Profit and Loss Debitor to Paying-man. Receiver Debitor to Profit and Loss.

Nota, If Abatements be made upon your sold commodity, by reason of discounts; shortness, or badness in your Commodity it being opened: or, by deduction of some odd pence or shillings; it is all one manner of Entrance: Wares Debitor to the Buying-man. Enter the contrary in abatements for Wares bought.

For Money Received, or Paid before the Time.

107. *Phil.* Of A. B. I receive an Assignment in payment, payable by B. C. four months after my Receipt; which I accept of B. C. being the sufficient Man: three months being expired, B. C. desireth to pay in the Money, enjoying allowance, *à proportionne*, of the time to come; whereunto I condescend.
Sch. Firstly, B. C. Debitor to A. B. for the Assignations value: 2. Cash Debitor to B. C. for the Received Money: 3. Profit and Loss Debitor to B. C. for the Rebatement.
Nota, In place of Profit and loss, Interest-Reckoning may pass, if we keep an account of Received, or, Paid Interests: or, if we will know what is Gained or Lost that way.

Paying before the time is just the Opposite.

108.

Phil. To proceed according to the *Tables-tenour*, what followeth?
Sch. The next matter to be spoken of in *Order*, is

R E C E I V I N G :

1. *Of a Debitor*, in part, or full payment: 1. *Money*, Cash Debitor to the Paying Man. 2. *Wares*: Wares Debitor to the Paying Man. 3. *Assignment*, the Man obliged to pay, Debitor to the Paying Man. *Nota*, A man may keep the Assignment untill it be disposed of, and then enter the Man to whom we deliver the Assignment for Payment Debitor to the Man from whence it came.

2. *Upon Deposito*: the same being paid me presently or not presently: 1. If presently, Cash Debitor to the Lender, his Account of Interest, for Chief-sum, received: and then, Profit and Loss, (or rather) Interest-reckoning, Debitor to the Lender, his Account of Interest for the allowance. *Nota*, I enter rather his account of Interest, than to intermix it with his Trafficking Account. 2. But if we receive it not presently; then enter, the Promising Man Debitor to Interest-reckoning for the promised Sum: and being in Money received, then enter, Cash Debitor to the Promising Man, for the received Principal: Again, Interest-reckoning Debitor to the Performing Man, for Principal and Rent-sum.

3. *Expired Interests* of former Lent-money, Chief-sum still continued: Cash Debitor to Interest-reckoning, if the detainer of the Principal be not charged upon his Account before for the Interest-sum: or else, Cash Debitor to the detainer of the Principal, because he was charged before for the Interest-sum.

4. *Insurance-Money*, for the Insurance of another Man's sent Goods: Cash Debitor to Insurance-reckoning, if I deal much that way: Or, Cash Debitor to Profit and Loss: *Nota*, But if the Man be already charged upon my Book for the promised Insurance; then enter, Cash Debitor to the Man. Compare this and the 91. place, which is the Opposite.

5. *Wares promised me in the 76. place*: Concerning which all manner of Casualties are comprehended in, 1. Receiving the even promised quantity; for that enter, Wares Debitor to the Promiser: then, Promise-reckoning Debitor to the Promiser for his Promise performance. 2. Receiving more, Wares Debitor to the Promiser for the Received value; then, Promise-reckoning Debitor to the Promiser for the value of the first agreed sum. 3. Receiving less; this is even with the second.

6. *By Exchange for Franckford, Hambrough, (or the like)* having no man there to repay it, but take it here at double usance, as the Exchange now goeth for those places, to repay it here again at three usos, at price as the Exchange shall go there at the expired time, when my drawn-money shall be due there at double usance: for this enter, if presently received, Cash Debitor to Franckford-Exchange, Hambrough-Exchange, &c. If you agree to day, and will book it presently, albeit you are not to receive the Money before 2 or 3 days hence; then enter, Promising Man Debitor to Franckford-Exchange for the Promised value: making in your Exchange-account double Lines to know the Gain or Loss upon the foreign Coins: for from thence must your Gain or Loss be known, and not from your English-money: And when you receive the promised Money, enter, Cash Debitor to the Promising Man. Again, when your 2 months is expired, and that the Money is to run 3 months upon the return, before you repay it here; then enter, Franckford-Exchange Debitor to the Man to whom it must be repaid back; and the time of Payment being expired, so that we pay the Man, enter, Man Debitor to Cash, and there is an end with him: concerning now your Franckford-Exchange, the Gain or Loss upon the same concerneth you.

7. *A House by Marriage*: House the Mary-gold in Fan-church-street, Debitor to Profit and Loss. *Nota*, This might be presently carried to Stock, but all whatsoever passeth through the Waste-book in time of Trading, I (for uniformities sake) pass unto Profit and Loss. It is but a Ceremony, each his choice.

8. *A Legacy by Marriage*: The Obligated Man, or House, (which you please) Debitor to Profit and Loss, for Principal and Rent-sum: *Nota*. If you take the man, enter, Obligated

liged man his account of Legacies and Rents, Debitor to Profit and Loss for Principal and Rent-sum.

9. *Money drawn by us*, upon our Factor, keeping book after a plain manner, *without* an account of *Time* and *Ready money*. Consider, 1. If upon the delivery of your Bill, you presently receive the Money, *then enter*, Cash Debitor to *Allert Allertson* at *Paris* my account. 2. If you deliver your Bills to night, because the Post goeth away (this is usual in *Holland*) and you are to receive your Money sometime to morrow, *then enter*, The Man (because he hath your Bills) Debitor to *A. A.* at *Paris*, my Account, and he paying you, Cash Debitor to the Man.

10. *Money remitted unto us* by our Factor, booking it after a plain way as above. 1. If received upon sight of the Bill, *then enter*, Cash Debitor to *A. A.* at *Roan*, my Account. 2. If not upon sight, *then enter*, The Acceptor Debitor to *A. A.* at *Roan*, my Account; and he paying you, Cash Debitor to the Acceptor.

11. *Money drawn by us* upon our Factor, keeping Book with an Account of *Time* and *Ready-money*; because I allow him Interest for his disbursed Money; *then enter*, If presently received, Cash Debitor to *Bartell Bartelson* at *Amsterdam* my Account of *Time*, untill the expired time of the Bill; and then, *B. B.* at *Amsterdam* my Account of *Time*, Debitor to *B. B.* at *A.* my Account of *Ready-money*; because he is then to pay it.

12. *Money remitted unto us* by our Factor, booking it as the 11. is booked: Cash, or Acceptor Debitor to *B. B.* at *Amsterdam* my Account of *Ready-money*: Notin gtime of payment; for he cannot (ordinarily) remit, but he payeth presently, except he remit in his own hands, I having the like value of his in my hands.

109. *Phil.* I perceive you press hard upon the word *MY*: What is the reason?

Sch. The word *MY*, distinguisheth between *HIS* Account and *MY* Account of *Time* and *Ready-money*. Between *HIS* and *MY* Account in plain style. Between *HIS* Account by me in Company, and my Account by him in Company; but of this hereafter in due place.

110. *Phil.* Let us then proceed to the next matter of the Table, in the 63. place.

Sch. The next speaketh of

GRATUITY,

whether given or received. If I give away any thing, *then enter*, Profit and Loss Debitor to the Given matter, that stood upon my Book. If I Receive a Gift, *then enter*, Received thing Debitor to Profit and Loss. *Nota*, In Princely Books, and in Great-Companies, as *East-India*, or the like; they keep an account of *Gratuity* apart: making *Gratuity-reckoning* Debitor to all that they give away: and all what is given them Debitor to *Gratuity-reckoning*, that they may know what is gained or lost that way.

111. *Phil.* What is the next depending matter in the Table?

Sch. The following matter in the Table, that presenteth it self to our view, is

PAYING.

1. *Unto a Debt-demander*: Wares; Debt-demander Debitor to *Wares*: 2. Money; Debt-demander Debitor to Cash. 3. Assignment of mine own: He Debitor to the man upon whom mine Assignment is made. 4. Assignment by another given me in payment: He Debitor to him of whom I had the Assignment.

2. *Upon Deposito*, or Interest, delivering the same presently, *enter*, The Taker Debitor to Cash for Principal; *then*, to Interest for Rent-sum. 2. Not delivering presently; Interest-reckoning Debitor to the Promised man for Principal onely; and when we deliver the Promised Money, Taker Debitor to Cash for Principal: Again, Taker Debitor to Interest-reckoning for Principal, and Rent-sum.

3. *Expired Interests*, whose Principal we still detain upon *Deposito*, Interest-reckoning (if the Man be not credited upon his account) Debitor to Cash; else, He Debitor to Cash.

4. *Such*

4. *Such as I had formerly sold upon Delivery*: Consisting in an equal quantity according to Promise: *Promised-man* Debitor to Wares for the delivered quantity; and then, *Promised-man* Debitor to Promise-Reckoning, for my Promise performance. Whether we deliver *more* or *less*, he must be charged for the *now* delivered quantity; and for that quantity that he was first promised, that standeth always firm to be writ back, *less* nor *more*.

5. *Upon Ships-keele with advance*, usual: The Shipper or Receiving-man Debitor to Cash for the Principal, and to Profit and Loss for the advance. And when he repayeth the same to my *Factor* or *Man* appointed; *Factor* or *Man* Debitor to the Shipper for Principal and Advance. Seldom used: not to use the *Takers* name, but presently carry it to the *Factors* Account; *Factor* Debitor to Cash for Principal, and to Profit and Loss for the advance. This is much used between *East-land* and *Holland's* trading; and call it *Bodemery*: we may call it *Keele-reckoning*, or *Hazzard* upon Ships-keele, avoiding Profit and Loss, to see what is advanced or disadvanced that way.

6. *An Exchange drawn upon us* by our *Factor*, keeping Book without an Account of *Time* and *Ready-money*: paying the Bill at sight: *Charles Robinson at Amsterdam* My Account, Debitor to Cash. Not paying the Bill at sight, *C. R. at, &c.* My Account Debitor to the Bills presenter: and time being expired, that I pay him; He Debitor to Cash or Banck.

7. *An Exchange remitted by us*, to our *Factor*, keeping Book as above: we paying the man here, at the Receipt of his Bills upon the Payer at *Amsterdam*, *Factor* My Account Debitor to Cash. But the Post is going to night, and I receive the Bills here, paying the Money to morrow, *Factor* my Account Debitor to the Man here, whose Bills I have received; and when I pay him, the man here Debitor to Cash.

8. *An Exchange drawn upon us*, by our *Factor*, booking it with an Account of *Time* and *Ready-money*: Paying at sight of the Bill: *Charles Robinson at Amsterdam* My Account of *Ready-money*, Debitor to paying matter. But you are to take notice of his time of Receipt, for the taking and giving of Interest. If you pay not at sight of the Bill, *Factor* My Account of *Ready-money* Debitor to the Bills presenter: the time being expired, and we pay him; He Debitor to paying matter.

9. *An Exchange remitted by us*, to our *Factor*, booking it as the eighth: paying presently; *Factor* My Account of *Time*, Debitor to paying matter; and being paid him there, *Factor* My Account of *Ready-money*, Debitor to *Factor* my Account of *Time*. But if you receive the Bills to day, and pay to morrow, *Factor* my Account of *Time*, Debitor to the Man here; and paying him, He Debitor to the paying matter. Again, the time being expired that my *Factor* receiveth the Money there, *Factor* My Account of *Ready-money*. Debitor to *Factor* my account of *Time*.

112. *Phil.* I see by the *Table* that you have in some measure waded through

DOMESTICK AFFAIRS

in Proper accounts: proceed according to the *Tables-tenour*, to that which next in order followeth.

Sch. The next depending matter to treat of, is

FOREIGN AFFAIRS

in Proper accounts; the same again consisting in *Advice* and *Returns*.

113. *Phil.* Explain the first.

Sch. *Advice* from our *Factor* may be, 1. That the sent commodities, or part of them are sold. 2. That part of those sent commodities are lost at Sea, or the like.

114. *Phil.* Instance the first.

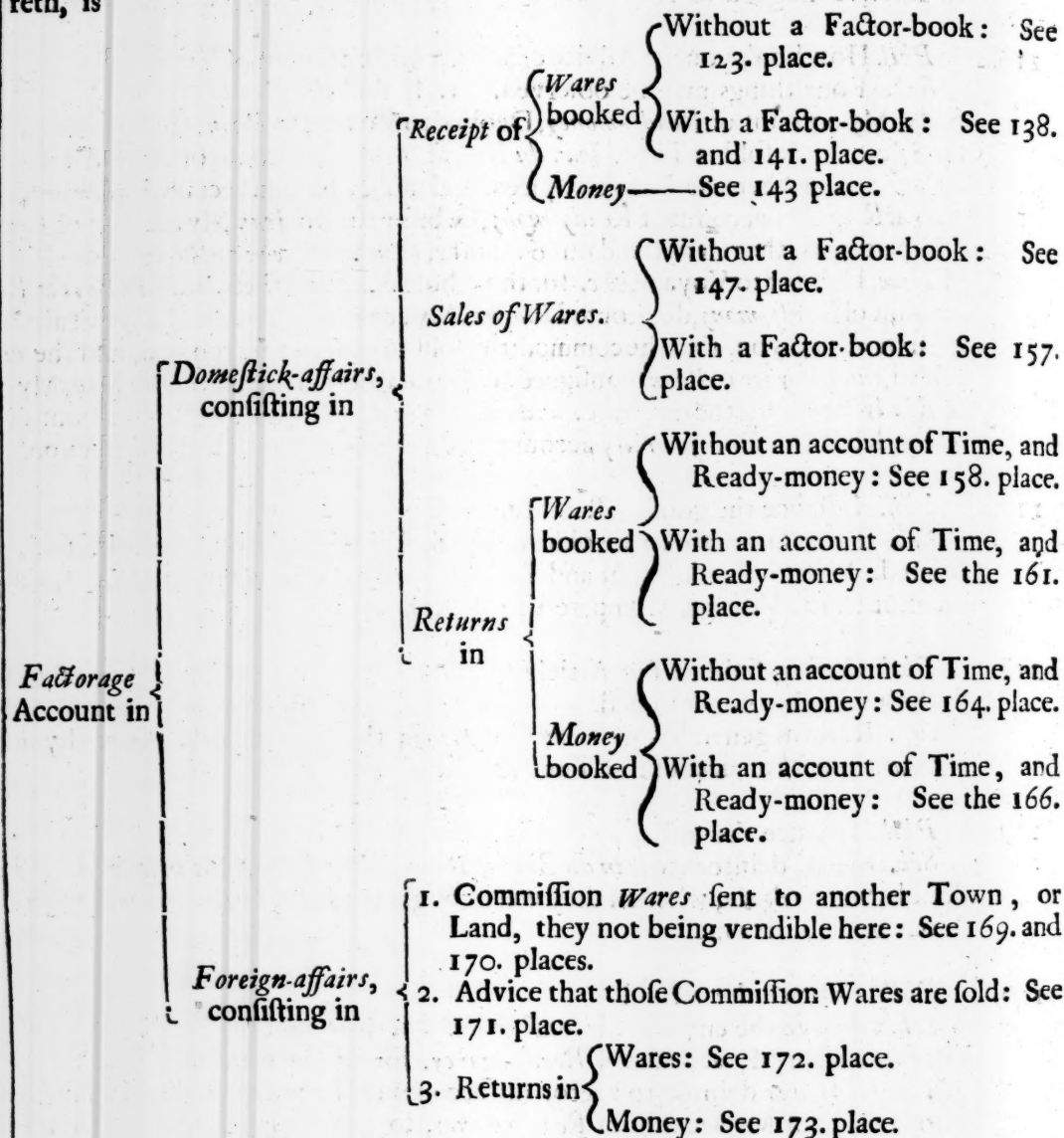
Sch. Concerning the *Advice* of *Sales* the same may be booked *without* or *with* an account of *Time* and *Ready-money*. *Phil.*

115. *Phil.* Shew some Examples how to book them without an account of *Time* and *Ready-money*.
Sch. Enter the Advice as this, *Jean du Boys* at *Roan*, My account Debitor to Voyage to *Roan*, consigned to *Dito Jean*, for the Sales being sold, either in part or whole.
116. *Phil.* How book you the Advice of Sales, with an account of *Time*, and *Ready-mony*?
Sch. Four things may be observed. 1. If sold for *Ready-money*, *Jean du Boys* at *Roan*, My account of *Ready-money*, Debitor to Voyage to *Roan*, consigned to *Dito Jean* for Sales. 2. If sold at *Time*, *Jean du Boys* at *Roan*, my account of *Time*, debitor to Voyage, &c. And when the *Time* is expired, and money by him received, then enter *Jean du Boys* at *Roan*, My account of *Ready-mony*, Debitor to *Dito Jean* My account of *Time*. 3. If sold part *mony*, the rest to stand out 6 months, then enter, *Jean du Boys* at *Roan*, My account of *Time*, Debitor to Voyage, &c. for the whole sale: and then, *Jean du Boys* at *Roan*, My account of *Ready-mony*, debitor to *Dito Jean* My account of *Time*, for such part as is received. 4. If he advise you, that the commodities sold upon *Time* are rebated, and the money received, enter Voyage to *Roan*, consigned to *Jean du Boys*, debitor to *Dito Jean*, My account of *Ready-money* for the discount: and then, *Jean du Boys* at *Roan*, My account of *Ready-mony*, debitor to *Dito Jean* My account of *Time*, for the sum that stood out upon *Time*.
117. *Phil.* Instance the goods lost at Sea.
Sch. Two things are to be observed. 1. Whether they were not Insured. 2. Or Insured. If not insured, Profit and Loss Debitor to the Voyage. If Insured, the Insurer Debitor to the Voyage. Compare this with the 91. place.
118. *Phil.* Having finished the Article of Advice, proceed to the Article of Returns, as in the 112. place is mentioned.
Sch. Returns generally are *Wares*, or *Mony*; the Returns in *Wares* are by usbooked without, or with an account of *Time* and *Ready-money*.
119. *Phil.* Instance the first.
Sch. *Wares*, debitor to *Jean du Boys* at *Roan*, My account for principal, and charges done by him: Again, whether they were bought for *Time*, or *Ready-money*, the entrance in our book is all one.
120. *Phil.* Instance the second.
Sch. Observe the ensuing Circumstances. 1. If bought for *Ready-money*; *Wares* debitor to Factor My account of *Ready-maney*, for principal and charges. 2. If bought at *Time*: *Wares* debitor to Factor my account of *Time* for principal; and *Wares* debitor to Factor My account of *Ready-money*, for charges paid by him. 3. If part money, the remainder to stand out 6 months: *Wares* debitor to Factor My account of *Time* for the whole. *Wares* debitor to Factor My account of *Ready-mony*, for charges paid by him: and then, Factor My account of *Time*, debitor to Factor My account of *Ready-money*, for such value as is paid by him. Otherwise, and briefer; *Wares* debitor to Factor My account of *Time*, for Principal, and charges. Factor My account of *Time*, debitor to Factor my account of *Ready-money* for the part of principal paid, and charges. 4. And being discounted: Factor My account of *Ready-money*, debitor to *Wares* for the discount; then, Factor My account of *Time*, debitor to Factor My account of *Ready-money*, for the whole remainder upon account of *Time*.
121. *Phil.* In the 118. place is mentioned, that Returns generally are *Wares*, or *Money*; and having instanced *Wares*, now remaineth to speak of Returns in *Money*.
Sch. Concerning the contents of Returns in *Mony*, which commonly are by Exchanges: See the 9, 10, 11, 12 members of the 108. place in Receiving; and so I finish the Table of Accounts P R O P E R, being the first in Order, as in the 62. place, whose Sub-divisions are displayed in the 63. and in several Instances dismembred, as by the work appeareth.

Phil.

122. *Phil.* Having in some measure waded through Proper Accounts, proceed to that which in Order is next to be spoken of.

Sch. The matter that next presenteth it self to our view, as in the 62. place appeareth, is



EXPLICATION.

123. *Phil.* There wanteth now your enlargement upon each Member, for the Learner his better apprehension.

Sch. The Table is entred to find each matter in Order, but the unfolding of each member is to be found under the dis-membring places of each Member; as for Instance, I begin with

Receipts of Wares,

to sell in Commission, booked *without* a Factor-book: and without an account of Time, and Ready-money.

124. *Phil.* Express the same with some Instances.

Sch. The booking of such received Wares in commission, without a Factor-book is to keep an account of Commodities Quantity (if Piece-wares) in the Leager; as in Proper

per accounts: *Example, John Knoll at Amsterdam* His account of Maces, Debitor to Cash for charges done at the receipt of the same.

125. *Phil.* Suppose the same to be sold, upon the which ariseth *after charges*, as Garbo-ling, Labourers, Brokage, &c.

Sch. *J. K.* His account of Maces debitor to Cash for after-charges.

126. *Phil.* Suppose that upon those Sales arose abatements.

Sch. *J. K.* His account of Maces debitor to the Trading man for the abatements.

127. *Phil.* How shall I book my Ware-house-room, and my provision?

Sch. *J. K.* His account of Maces debitor to Profit and Loss for the same.

128. *Phil.* Suppose the Maces are all sold, and in Credit of the account the Sales produce 2200*l*. The charges, abatements, Ware-house-room and provision in Debet, amount unto 200*l*. What will be done with the differing 2000*l*. too high in Credit?

Sch. *J. K.* His account of Maces Debitor to *John Knoll at Amsterdam*, His account Currant: then is the account of Maces balanced.

129. *Phil.* Having exprest the same *without* an account of *Time* and *Ready-mony*, in-stance it *with* an account of *Time* and *Ready-money*.

Sch. All accidentals whatsoever may befall, are included under one of the former four Debtors: and more cannot in substance arise. Three of the which are in use, not the fourth, or the conclusion.

130. *Phil.* Instance the first three.

Sch. Unto the *Debet* and *Credit* in the 124, and 125. places (which are as one) add, *J. K.* His account of *Ready-mony* debitor to *J. K.* His account of Maces, for the charges of each, or both. Unto the 126. place, which is *J. K.* His account of Maces Debitor to Trading-man; add, *J. K.* His account of *Ready-money*, Debitor to *J. K.* His account of Maces. Add the like unto the 127. place.

With the 128. place we have here nothing to doe, that having in the matters pas-sages, passage another way.

131. *Phil.* Proceed to the next point.

Sch. Our Task is not ended here; for here ariseth two other manner of entrings, *without* a Factor-book, that are very usefull and commodious. I instance the first thus *J. K.* His account of Rye debitor to *J. K.* His account of Cash, for charges by me laid out upon the Receipt, &c. Here you see His Cash is more Creditor than Debitor, because the money is paid out of your own Cash: this is a general use amongst many; this way they are well acquainted withall. But how stands your own Cash in the mean while? Your own Cash hath paid-out, but hath no Creditor. What now? *Are not the Hogs in the Corn at home?* Yes, *But we cannot tell how to get them out:* then enter, *J. K.* His account of Cash Debitor to Cash proper, and the wound is cured for your laid-out money: and in the Debet of his Cash appeareth, that he hath no other money but what he had from you.

132. *Phil.* Will you alter the Debet and Credit in the 126. place, concerning Abatements?

Sch. No, that remaineth as it is there.

133. *Phil.* What change ariseth upon the 127. place?

Sch. *J. K.* His account of Rye Debitor to *J. K.* His account of Cash, for provisi-on, &c. and then enter, Cash proper debitor to Profit and Loss for the provision: for it being writ from His Cash, must needs come into yours. Some of our Factors in the City have told me, that they could never make their Cash balance: but this instructeth them. The 128. place remaineth as it is.

An Introduction to Merchants Accounts.

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134.

Phil. But in the 131. place I laid out his charges, where shall I have them again?
Sch. When you have received any Money into His Cash for sold Wares, or the like; enter, Cash proper Debitor to J. K. His account of Cash, for your paid-out value.

One other form of booking Factor-accounts without a Factor-book, is usual: wherein the *Owner of the Wares* desireth to be made Creditor in our Books, for the value by him set upon them.

135.

Phil. Instance the same.

Sch. *John Knoll* His account of Rye Debitor to *John Knoll* His account Currant; for the (by him) rated Principal: and then, J. K. His account of Rye Debitor to J. K. His account of Cash for Charges. As for after-charges, abatements and provision, book them as is instanced by the former entred Documents.

136.

Phil. If his Rye by the Sales produce more than his first rates and charges do amount unto, so that the credit of his Rye is heaviest; how shall we deal in the same?

Sch. J. K. His account of Rye debitor to J. K. His account Currant; for the difference.

137.

Phil. But how if they yield less?

Sch. J. K. His account Currant debitor to J. K. His account of Rye; for so much as the costs and charges are heavier than the Sales. This in brief of the passages that may befall in booking of *Wares* without a Factor-Book, which we receive to sell in Commission.

*Wares received to sell in Commission, booked with a Factor-book:
 but without an account of Time and Ready-money.*

138.

Phil. Proceed to some instances.

Sch. First, I intend to speak a word or two of the Factor-book's-form of Ruling, which I know unto many will seem very absurd, because it far differeth from the form of all other Writers: yea, from the practice amongst Merchants: howsoever *Truth fears no Taunts*. You are not compelled to Imitation. The form of the Factor-book shall in due place express itself with several lively Instances.

139.

Phil. Shew how you would have it ruled.

Sch. In brief, it ought to be ruled as the Leager is usually ruled, with two and four lines; because it hath its reflexion upon the Leager, as the Leager parcells *Debitors* have upon each others *Creditors*. Example: When you receive a parcell of Wares to sell as *Factor*, and you pay charges upon them, then you enter that received parcell upon the left-side of the Factor-book, and the charges in particulars: let the charges be 5 l. between the two lines (before the Money-lines) you enter the Leagers Cash-folio, to shew upon what leaf Cash in the Leager is made Creditor for that 5 l. And when you book those charges in your Leager upon an account of him whom they do concern; then you write them from the Debet of the Factor-book into the Credit, there shewing the leaf of the Leager, where the man is made a Debitor for those charges. And the account in the Factor-book will stand in a form just as the Leager standeth in the 130. place, with an account of *Time* and *Ready-money*. But this will seem very obscure to the Learner; therefore I leave it to the view of the Factor-book it self, because sight (often) giveth better content than the Pen.

But I will express the general use of a *Factor-book* amongst Merchants, whose proper use of the same is to enter each received Pack, or Parcell alone upon the *left-side* of the Factor-book, with the Quantity, Quality, Marks, Numbers, and particular charges done at the Receipts and Sales: as also the discounts, abatements, with

provisions,

provisions, and the like accidentals: *Nota*, and when they, or any part of them are sold; then on the *right-side*, they write the Day, Month, Man, Time, Conditions, Pieces, Marks, Price, and the value drawn out in the Lines: Nevertheless, they keep an account of the quantity in their Leager, which I applaud.

140. *Phil.* Why do they in their Factor-book keep each Pack, or Parcell alone?

Sch. Because (the same being sold) they may give an account to the Owner of each Pack alone, and the charges thereof; then can he at home add the costs, and charges by him, and see what is gained, or lost upon each Pack: and at the years end, they send him a general account, according to the tenour of their Leager, with his account Currant.

141. *Phil.* Relate in brief how accounts are carried *with* a Factor-book.

Sch. Being (as before is said) that each Pack is apart in the Factor-Book, then do some Factors make but one running-account of all passages for that Master: entring upon the same account Currant, all what is done for that Man, as bought, sold, paid, received, and whatsoever may happen in his behalf; but they that keep an account of commodities in their Leager, enter an account of commodities, and an account Currant, as by Instances shall hereafter be manifested.

142. *Phil.* There resteth to treat of the same *with* an account of *Time*, and *Ready-money*.

Sch. I fear the same will be too harsh for the beginner; therefore I will leave it to the lively work it self; which shall be made plain in comparing the Waste-book, Journal, and Leager together about such Questions, unto which I will hasten with all possibility.

RECEIPTS of MONEY,

1. *Remitted unto us: booking the same without an Account of Time and Ready-money.*

143. *Phil.* Suppose I receive the same presently.

Sch. Cash or Banck debtor to *A. A.* His account Currant.

144. *Phil.* Suppose the Bill is not yet due to be received.

Sch. The Acceptor Debtor to *A. A.* His account Currant: and being received; Cash, or Banck, Debtor to the Acceptor.

OTHERWISE,

With an Account of Time, and Ready-money.

145. *Phil.* Suppose the first.

Sch. Cash is Debtor to *A. A.* His account of Ready-money. If as the 144. place, Acceptor Debtor to *A. A.* His Account of Ready-money. And being received, Cash Debtor to the Acceptor.

146. *Phil.* Is there any *other* variety in booking of the same?

Sch. There is: and first, upon the 143. place; Cash for the account of *A. A.* Debtor to *A. A.* His account Currant. If as the 144. place, Acceptor Debtor to *A. A.* His account Currant: and being received, Cash for the account of *A. A.* Debtor to the Acceptor.

RECEIPTS of MONEY,

2. *Drawn by us: booking the same without an Account of Time, and Ready-money.*

Here is no change: the 143. place must have the same Words: onely in the 144. place, if you deliver your Bills to night, and receive the *Money* to morrow; in place of the word *Acceptor*, use *Trading-man*, or *Promising-man*, all the other words are *verbatim*. Doe the like with the 145. and 146. places.


SALES of WARES,

Booked without a Factor-book, and without an Account of Time and Ready-money.

147. *Phil.* If I sell them for Ready-money, and receive it presently.
Sch. Cash is Debitor to B. B. His account of Saffron, for the received value.
148. *Phil.* If I sell, to be paid some days hence.
Sch. Buying man Debitor to B. B. His account of Saffron, for the quantity and value.
149. *Phil.* Suppose I sell them upon 3 months time.
Sch. This, and the former 148. place, are alike in booking.
150. *Phil.* Suppose I sell, receiving part now; the remainder to stand-out 4 months.
Sch. Buying man debitor to B. B. His account of Saffron for the whole bought parcell: *and then*, Cash debitor-to Buying man, for the received value: See 154. place.
151. *Phil.* Suppose the remainder upon 4 months in the 150. place, were rebated, and the residue of the money paid-in.
Sch. B. B. His account of Saffron debitor to the Buying man, for the discount: *and then*, Cash debitor to the Buying man, for the received remainder: See 155. place.

OTHERWISE,

With an Account of Time, and Ready-money.

152. *Phil.* Suppose the 147. place.
Sch. Cash debitor to B. B. His account of Saffron: *and then*, B. B. His account of Saffron, debitor to B. B. His account of Ready-money for the received value.
153. *Phil.* Suppose the 149. place.
Sch. The 148. and 149. are as one; and must be entred, Buying man debitor to B. B. His account of Saffron; *and then*, B. B. His account of Saffron debitor to B. B. His account of Time: and being paid in, Cash debitor to Buying man; *and then*, B. B. His account of Time, debitor to B. B. His account of Ready-money.
154. *Phil.* Suppose the 150. place.
Sch. Unto that which is there, *add*, B. B. His account of Saffron debitor to B. B. His account of Time, for the whole: *and then*, B. B. His account of Time debitor to B. B. His account of Ready money for the received sum.
Four Debtors and Creditors arise after the way of my entrance.  Ignorant I am not of some mens passages, who would (and may) book them with three Journal parcells, *as thus*: Buying man debitor to B. B. His account of Saffron; *and then*, Cash debitor to Buying man: *and then*, B. B. His account of Saffron debitor to B. B. His account of Ready-money. Leaving still in Credit of the account of Saffron that part which is to stand out. But let me tell them the Bowlers Proverb, *They are from their true Bias*. For this is a firm Document; all that is bought or sold upon Time, must run upon an account of Time, as well as what passeth for Ready-money, or their booking will not be free from halting. Never will true Book-keeping's form bow its back to any Man's Sloth or Ignorance; but it will be *Tom-iell-troth* to the well experienced, even in the least Misdemeanour.
155. *Phil.* Suppose the 151. place.
Sch. Unto that which is there, *add*, B. B. His account of Ready-money, debitor to B. B. His account of Saffron, for the discount: *and then*, B. B. His account of Time, debitor to B. B. His account of Ready-money, for that which stood-out in Credit of the account of Time.

Phil. Is

156. *Phil.* Is there any other way of booking the Sales?
Sch. There is: and first of the 147. place. Cash for the account of *B. B.* debtor to *B. B.* His account of Saffron: The 148. and 149. places remain as they are. The 150. and 151. have no other change, than in place of Cash, enter, Cash for the account of *B. B.*

157. *Phil.* What is the next matter to treat of, according to the *Tables-tenour*?
Sch. Booking of Sales with a Factor-book: but how the same are carried in the Ledger may easily be seen in the 141. place.

RETURNS in WARES,

Unto our Masters, whom we serve in Commission: booked without an Account of Time and Ready-money.

158. *Phil.* I buy Wares for Ready-money, paying presently, and send them to the Owner, or another by his order.

Sch. The Owner debtor to Cash for Principal and Charges.

159. *Phil.* I buy them at Time, and send them away.

Sch. The Man for whom bought debtor to the Selling Man for Principal: then to Cash for Charges.

160. *Phil.* I buy, paying part Ready money, the remainder to stand out 6 months.

Sch. The Man for whom bought debtor to the Selling Man for the whole Principal: then, to Cash for Charges: then, Selling Man debtor to Cash for what is paid him in part of the whole.

RETURNS in WARES,

As above, booked with an Account of Time and Ready-money.

161. *Phil.* Instance the 158. place.

Sch. *C.C.* His account of Ready-money debtor to Cash for Principal and Charges.

162. *Phil.* Instance the 159. place.

Sch. *C.C.* His account of Time debtor to the Selling Man for Principal: then, *C.C.* His account of Ready-money debtor to Cash for Charges: See 163. place.

163. *Phil.* Instance the 160. place.

Sch. *C.C.* His account of Time debtor to the Selling Man for Principal: then, Selling Man debtor to Cash for what is paid him: then, *C.C.* His account of Ready-money debtor to *C.C.* His account of Time, for paid Principal, and to Cash for the Charges.

RETURNS in MONEY,

Remitted by us unto our Masters, whom we serve in Commission: booking the same without an account of Time and Ready-money.

164. *Phil.* I remit an Exchange unto *D.D.* paying the same here presently.

Sch. *D.D.* His account Currant, debtor to Cash. But by the Post I send away the Bills to night, and pay the Money to morrow. *D.D.* his account Currant debtor to the Bills-deliverer: and paying him; He debtor to Cash.

RETURNS in MONEY,

Drawn upon us, booked as above.

165. *Phil.* Suppose at sight of an exchange from my Master, I pay it presently.

Sch. *D.D.*

Sch. D.D. His account current Debitor to Cash; but if the Bill (either first or second) be presented to me for acceptance, as not being due till some days after: *D.D.* His account current, Debitor to the Bill-presenting-man: and he being paid; then, he Debitor to Cash.

Returns in Money remitted by us: booked with an account of Time, and Ready-money.

166. *Phil.* I remit and pay presently.

Sch. E.E. His account of *Ready-money*, Debitor to Cash: but if I send away the Bill to night, and pay to morrow, *E.E.* His account of *Ready-money*, Debitor to the Bill-deliverer: and having paid him, Bill-deliverer Debitor to Cash.

Returns in Money drawn by us: booked with an Account of Time, and Ready-money.

167. *Phil.* Instance the 165. place.

Sch. E.E. His account of *Ready-money* Debitor to Cash; and unto the second part, enter, *E.E.* His account of *Ready-money* Debitor to the Bill-presentor: and then as there followeth.

168. *Phil.* Suppose I have Money there in his hands, and remit him the value in mine own Bills, payable unto himself by himself for His account.

Sch. E.E. His account current Debitor to *E.E.* My account current: Or *E.E.* His account of *Ready-money* Debitor to *E.E.* My account of *Ready-money*: and so I proceed to

Foreign-affairs in Factorage Accounts.

169. *Phil.* In the *Table* you mentioned three chief head-branches, express each in particular.

Sch. The first treateth of *Commission-wares* sent to another *Town* or *Land*, they not being vendible here, or the Market being here too low; whose *Returns* come back to me again, because my Master hath no acquaintance with this my Friend, nor Trading that way.

170. *Phil.* Suppose he had 12 Woollen-cloths standing upon your Book, which you send away, at the sending of which you pay 2 *l.* 13 *s.* 4 *d.* charges.

Sch. J.K. of *Exon* His account at *Dansicke*, consigned to *Hans Worst*, Debitor to *J.K.* His account of Woollen-cloth for 12 pieces written from the Debet, into the Credit of the cloth-account, with 2 *l.* 13 *s.* 4 *d.* being the charges done at the shipping: here you may perceive the account to stand well in quantity of pieces; and the cloth to be creditor for 2 *l.* 13 *s.* 4 *d.* but your Cash hath no discharge for the monies issue: therefore enter, *John Knoll* of *Exon* His account of Woollen-cloth Debitor to Cash, entring in Debet of the cloth no pieces, (for they stood even before) but onely the charges, being 2 *l.* 13 *s.* 4 *d.* then is your cloth-account even in Money, and Cash hath its discharge for 2 *l.* 13 *s.* 4 *d.* and your *Dansicke*-account standeth charged for 12 pieces, and 2 *l.* 13 *s.* 4 *d.* for charges.

Advice of Sales in Foreign-affairs.

171. *Phil.* *Hans Worst* at *Dansicke* adviseth me of the Sales of the 12 cloths, whose product is ——— Florins Polish.

Sch. Hans Worst at *Dansicke*, Factor for *John Knoll* at *Exon*, Debitor to *John Knoll* at *Exon* His account at *Dansicke*, for so many Florins as the Neat Sales produce.

Returns

Returns upon those Sales.

172. *Phil.* Suppose I receive Rye in part of Returns.
Sch. Rye for the account of *John Knoll* at *Exon*, Debitor to *Hans Worst*, Factor for the said *John Knoll*, for so many Florins as the Rye cost with charges.

173. *Phil.* Suppose the Returns come in money presently paid me.
Sch. Cash Debitor to *Hans Worst* at *Danſicke*, Factor for *John Knoll* at *Exon*: and so of this account we for this time intend an end.

174. *Phil.* Thus time, in time, will bring the work, and us to a final end. But being that time permitteth time to proceed, let us undergo the Task that the 62. place in Order enjoineth us unto.

Sch. In the 62. place is *Trafficks Continual Exercise*, comprehended under three principal accounts: to wit, *Proper*, *Factorage* and *Company*: the two first are treated of; remaineth to speak of the last, which now we intend by way of a brief Table to dismember under the Title of

Company Account, the Stock being promised	Receipt of the promi- sed	Money being	Equal: unto which I joyn the like sum: See place 176, and 181.
			Unequal: whereof $\frac{1}{3}$ is for my Part- ner, and $\frac{2}{3}$ for me: See place 178.
		Wares being	Equal: unto which I joyn the like sum: See place 179.
			Unequal: whereof $\frac{1}{3}$ is for my Part- ner; and $\frac{2}{3}$ for me: See place 180.
	To me: See the 175. place. Un- der this Mem- ber may fitly be considered	Buying upon several conditions: See 181. place.	
		Wares, sent to be sold for Company: See the 184. place.	
		Payments, severally: See the 188. place.	
		Sales, made by means of	My Administration: See place 191.
			Factor, or Correspondent: See pl. 194.
	Returns from Factor or Correspondent in	Money: See place 198.	
		Wares: See place 201.	
By me: See the 202. Place.			

Of the Stock promised to me.

175. *Phil.* The Bodies matter being thus entred into several Members; let me hear your farther Explication upon each alone.

Sch. The first in Order to explicate, is, *Of the Stock promised to me*, for which I enter: *Promising-Partner*. His account of *Time*, Debitor to *Promise-reckoning*; wherein may be considered the

1. Receipt of the Promised-Money.

176. *Phil.* Suppose he bringeth in the promised-sum, by which I am to joyn an equal value.
Sch. Cash

Sch. Cash Debitor to Partner *his* account by me in company: and then, Promise-reckoning Debitor to Partner *his* account of Time, for *his* promise performance. This way with Promise-reckoning is not the plainest.

177. *Phil.* Suppose he is to bring in his promised Stock at several pay-days.
Sch. Then enter, Partner *his* account of Time Debitor to his account by me in company, for the whole. And, when a pay-day is expired; enter, Partner *his* account of Ready-money, Debitor to his account of Time, for the expired part; and being received, Cash debitor to Partner his account of Ready-money. *Nota*, this without Promise reckoning is the plainest and least writing. And if the matter be begun without booking of their Promise; enter only, Cash Debitor to Partner *his* account by me in company for the sum brought in.

178. *Phil.* Suppose my Partner bringeth 600*l.* into my hands, whereof $\frac{1}{3}$ is for him, and $\frac{2}{3}$ for me, taken of him at Interest.
Sch. Cash Debitor to Partner *his* account by me in company, for the whole: then, Partner *his* account by me in Company, Debitor to Partner *his* Interest-account for my $\frac{2}{3}$: then, Interest-reckoning proper debitor to Partner his Interest-account, for the Interest.

2. Receipt of the Promised Wares.

179. *Phil.* Suppose my Partner bringeth 10 Broad-cloths into the Company, against the which I bring an equal value of Broad-cloths, that are already booked in my Leager.
Sch. Broad-cloth in Company for Partner and me each $\frac{1}{2}$ debitor to Partner *his* account by me in Company: then, Broad-cloth in Company for Partner and me each $\frac{1}{2}$ Debitor to Broad-cloth proper.

180. *Phil.* My Partner sendeth me for our Company, Kerfies, which cost 600*l.* being $\frac{1}{3}$ for him, and $\frac{2}{3}$ for me; paid by him $\frac{1}{2}$ Ready-money, the rest at 6 months: upon the receipt I pay 3*l.* charges.
Sch. Kerfies in Company, $\frac{1}{3}$ for Partner, and $\frac{2}{3}$ for me, Debitor to partner his account by me in Company, for the whole: then, Partner *his* account by me in Company, Debitor to Partner his account of Ready-money, for my 200*l.* then, Kerfies in Company (as before) Debitor to Cash for 3*l.* then, Partner *his* account of Ready-money Debitor to *his* account by me in Company, for 20*l.* being his part of Charges.

Buying upon several conditions.

181. *Phil.* I buy for 200*l.* of Wares Ready-mony, whereof 100*l.* is money of my Partners already in my hands.
Sch. Wares in Company for Partner and me, each $\frac{1}{2}$ debitor to Cash, for 200*l.* and then, Partner *his* account of Ready-money debitor to Partner *his* account by me in Company, for 100*l.* because (the money being in my hands) he stood Creditor upon *his* account of Ready-money.
182. *Phil.* I buy Wares for 360*l.* Ready-money, being $\frac{1}{3}$ for my Partner, whereof I have in my hands of his 90*l.* standing in the Credit of *his* account of Ready-money.
Sch. Wares in Company $\frac{1}{3}$ for Partner, and $\frac{2}{3}$ for me, debitor to Cash for 360*l.* then, Partner *his* account of Ready-mony, debitor to *his* account by me in Company, for 120*l.*
183. *Phil.* I buy Wares in equal share for 100*l.* paying $\frac{1}{2}$ money, and $\frac{1}{2}$ at 6 months.
Sch. Wares in Company for Partner and me each $\frac{1}{2}$ debitor to the Selling-man for the whole: then, Selling-man debitor to Cash for the 50*l.* paid: then, Partner *his* account of Time, debitor to *his* account by me in Company for 50*l.* then, Partner *his* account of Ready-money debitor to *his* account of Time, for 25*l.* due to me now; and he paying me, Cash debitor to Partner *his* account of Ready-money.

Wares


Wares Shipt to another Land for Company.

184. *Phil.* I ship away Wares that are already charged upon my Leager.
Sch. Voyage to *Venice*, consigned to *Diego del Valo*, being in Company for Partner and me, each $\frac{1}{2}$. Debitor to Wares in Company for ditto Partner and me, each $\frac{1}{2}$, for Principal: *then*, Voyage Debitor to Cash for charges; *then*, Partner his account of Ready-money Debitor to Partner his account by me in Company, for his $\frac{1}{2}$ of the charges.
185. *Phil.* Suppose I buy Wares, paying Ready-money of mine own, and send them away without entring of them into my Leager upon an account of Commodities: upon whose sending I likewise pay the charges.
Sch. Voyage to *Amsterdam*, consigned to *Simon Slodder*, being in Company $\frac{1}{2}$ for Partner, and $\frac{1}{2}$ for me, Debitor to Cash for principal and charges: *then*, Partner his Account of Ready-money Debitor to his account by me in Company, for his $\frac{1}{2}$ of principal and charges, due to be repaid me presently.
186. *Phil.* I buy Wares, paying my part presently, and for the remainder I assign him upon my Partner, who payeth him his part; the same I ship away, paying the charges.
Sch. Voyage to *Roan, &c.* Debitor to the Selling-man for the whole: *then*, Voyage to Cash for Charges: *then*, Selling-man Debitor to Cash for my payment: *then*, Selling-man Debitor to Partner his Account by me in Company, for his part: *then*, Partner his Account of Ready-money Debitor to his Account by me in Company, for his part of charges.
187. *Phil.* I order a Man at *Plimouth* to buy Wares upon Time, and ship them to *Antwerp*; upon the sending he payeth charges.
Sch. Voyage to *Antwerp, &c.* Debitor to *Plimouth-man* for principal and charges: *then*, Partner his account of Time Debitor to his account by me in Company, for his part of Principal: *then*, Partner his account of Ready money Debitor to his account by me in Company, for his part of charges made good to the *Plimouth-man*.
 By these, compared with 90, 91. places, you may easily discern how to enter the Insurances, whether paid or not paid.

Payments upon several Conditions.

188. *Phil.* I pay Wares that formerly were bought at Time.
Sch. People Debitor to Cash: *then*, Partner his account of Ready-money Debitor to his account of Time for his part by me paid; and being received of him, Cash Debitor to Partner his account of Ready-money.
189. *Phil.* I (at the request of my Partner) repay him back part of his Principal.
Sch. Partner his account by me in Company Debitor to Partner his account of Ready-money, for his intended summ: *then*, Partner his account of Ready-money Debitor to Cash: Or, Partner his account by me in Company Debitor to Cash.
190. *Phil.* My Partner desireth for his accommodation 100*l.* of his principal out of the Company; I condescend, paying part with Wares, $\frac{2}{3}$ for him, and $\frac{1}{3}$ for me: part with Wares between another man and me, each $\frac{1}{2}$, the remainder I pay in Money.
Sch. Partner His account of Ready-money Debitor to Wares in Company $\frac{2}{3}$ for him, and $\frac{1}{3}$ for me, for 50*l.* *then*, Partner (as before) Debitor to Wares in Company, for another and me, each $\frac{1}{2}$ for 30*l.* *then*, Partner (as before) Debitor to Cash, for 20*l.* *then*, Partner his account by me in Company Debitor to Partner his account of Ready-money for 100*l.* *then*, Partner (other-man) his account by me in Company, Debitor to Ditto Partner his account of Ready-money; because I have sold our Company-Wares for Ready-money, and he may demand it at pleasure.

Sales of Wares, made by means of my Administration.

191. *Phil.* I sell for Ready-money, and receive it presently.
Sch. Cash Debitor to Wares in company for *A. A.* and me, each $\frac{1}{2}$; then, Partner *his* account by *me* in company Debitor to Partner *his* account of Ready-money.
192. *Phil.* I sell at Time.
Sch. Buying-man Debitor to Wares in company, being $\frac{2}{3}$ for *B. B.* and $\frac{1}{3}$ for me: then, Partner *his* account by *me* in company, debitor to Partner *his* account of Time. You may let it stand upon the first entrance; but see this  in the 154. place.
193. *Phil.* I sell: receiving part presently, the remainder to stand out 6 months.
Sch. Buying-man Debitor to Wares in Company for the whole: then, Cash debitor to Buying-man for the received Summ: then, Partner *his* account by *me* in company, debitor to Partner *his* account of Time for his whole part of Sale: then, Partner *his* account of Time debitor to Partner *his* account of Ready-money for his received part. *Nota*, but if the Buying-man discount the 6 months standing out summ, and pay me the Residue: then, Cash debitor to the Buying-man for the received value: then, Wares in company debitor to Buying-man for the discount: then, Partner *his* account of Time, debitor to Partner *his* account of Ready-money, for his part of the received Summ: then, Partner *his* account of Time, debitor to Partner *his* account by *me* in company, for his part of the discount.

Sales of Wares made by means of Factor, or Correspondent, being kept without an account of Time, and Ready-money.

194. *Phil.* I have received advice from our Factor, that the sent Wares are sold.
Sch. Abraham Elmer at Roan, Factor for the company of Peter Price, and me each $\frac{1}{2}$ debitor to Voyage to Roan, &c.

Sales with an account of Time and Ready-money.

195. *Phil.* Advise that the Wares are sold for Ready-money.
Sch. Francis Hacket at Lisborn, Factor $\frac{2}{3}$ for Partner, and $\frac{1}{3}$ for me, our account of Ready-money, Debitor to Voyage to Lisborn, &c. for the whole Sale.
196. *Phil.* If sold at Time.
Sch. Francis Hacket, &c. our account of Time debitor to Voyage to Lisborn, &c. for the whole Sale.
197. *Phil.* If part Ready money, the remainder at 6 months.
Sch. Factor $\frac{2}{3}$ for Partner, $\frac{1}{3}$ for me, our account of Time debitor to Voyage for the whole: then, Factor $\frac{2}{3}$ for Partner, $\frac{1}{3}$ for me, our account of Ready-money, debitor to Factor our account of Time, for the received summ. If he discount: then, Voyage to Lisborn, debitor to Factor our account of Ready-money, for the discount; then, Factor our account of Ready-money debitor to Factor our account of Time, for the Residue standing open upon that account.

Returns from Factor, or Correspondent in Money: drawn by us, without an account of Time and Ready-money.

198. *Phil.* I draw, and receive presently.

Sch. Cash

Sch. Cash Debitor to Factor $\frac{1}{3}$ for Partner, $\frac{2}{3}$ for me, for the received sum. But if we deliver out Bills to day, and receive the Money to morrow; then, Bills-receiver Debitor to Factor $\frac{1}{3}$ for Partner, $\frac{2}{3}$ for me.

Returns in Money remitted to us, without an Account of Time and Ready-money.

199. *Phil.* If presently received.

Sch. Cash (as above) Debitor to Factor: If by another accepted; then, Acceptor Debitor to Factor $\frac{1}{3}$ for Partner, and $\frac{2}{3}$ for me. And for each parcell of Received-money, enter Partner his account by me in company, Debitor to Partner his account of Ready-money, for his part of each Received-sum.

200. *Phil.* If the Money be made good in Bank, and I convert that Bank-money to mine own use.

Sch. Then, Profit and Loss proper Debitor to Partner his account of Ready-money, for his part of Bank-monies advance; because the Principal is made good in the 199 place. In entrances of Account of Time and Ready-money, the Instances are formerly so several, that by small study you may now enter them without farther Documents.

Returns in Wares from Factor or Correspondent.

201. *Phil.* I receive Wares, which I am to sell again here for Company-account.

Sch. Wares in company, being $\frac{3}{8}$ for Partner, and $\frac{5}{8}$ for me, Debitor to David Darling, Factor for Partner and me, &c. and being sold, or delivered part to our Partner, the former Instances in Sales give directions. And thus much of Stock, being promised To me; resteth now to speak of

Stock promised By Me, to be paid presently.

202. *Phil.* Instance this.

Sch. Partner my account by him in company, Debitor to Partner my account of Ready-money, because he demandeth it of me presently: And I making good the Money unto him; then, Partner my account of Ready-money Debitor to Cash.

203. *Phil.* Suppose I should bring in my Stock at four pay-days.

Sch. Partner my account by him in Company, Debitor to Partner my account of Time, for the whole: and $\frac{1}{4}$ being expired, then, Partner my account of Time, Debitor to Partner my account of Ready-money: And paying, then, Partner my account of Ready-money, Debitor to Cash.

204. *Phil.* Suppose gains in his Company.

Sch. Partner my account by him in Company, Debitor to Profit and Loss proper.

205. *Phil.* Suppose your Principal and Gain is repaid you.

Sch. Cash Debitor to Partner my account by him in company. Thus having in some measure, according to Times permission, passed through the Three Tables, and so finished the second Member in the 9. place; being likewise the second Chief-branch, whereof the Journal is made, as in the 62. place appeareth: we are to proceed according to the tenour of the 9. place.

206. *Phil.* What followeth there in order?

Sch. To speak of the third Ground-matter, whereupon the Journal is grounded; from which proceedeth

Transporting of Accounts in the Leager from one Leaf unto another.

207. *Phil.* What are the *Motives*?

Sch. They may be *two*: the one, when the *Leaves* of the *Leager* are full written in the *Debitor* or *Creditor* side, or both. The other, because the *former* accounts are concluded, so that upon foot of that account, generally there remaineth a remainder due to me, or from me; and we will have the Account begun again upon a *New Leaf*.

208. *Phil.* Is this all?

Sch. Herein again is to be observed, whether those Accounts that are to be Transported, be *Commodities accounts*, which in *New Leaves* are to be continued as upon the former: or, whether they are *Ships-parts*, *Houses*, *Rents*, *Lands*, *Interests*, *Insurances*, *Factor-accounts*, or the like: of which (for that time) we make no *Estimation of Estate*, but onely a Transport for Trading's farther continuance, untill a General Ballance be made.

209. *Phil.* How must *Commodities- reckonings* fitly be transported, to make *true Journal* parcells of them?

Sch. In all Transports (if possible) must heedfully be heeded, that not any parcell be posted with *Blind-summs*, or *Blanks*, as some tearm them: that is, *Not without Money-summs*. Many in their Books transport with *Blanks* in their Leager, yet have Money to transport if they had *Art* to carry them *handsomely* forwards; to which end observe the ensuing Documents.

Suppose the *Wares* were *Cambrix-cloth*, and the whole *Debitor-side* contained 400 Pieces, which cost 765 £ . 8 sh . and that the whole sale in the *Creditor-side* were 278 Pieces, producing in money 789 £ . 10 sh . *Nota*, These cannot be subtracted from each other to make *Journal* parcells, but in the one will be *Wares without Money*; and in the other *Money without Wares*: which kind of Transports are very absurd, though used by many.

Their form is as this Instance.

Debitor.		£			Creditor.		£		
2	June, costs of Pieces. 400.	7	765	8	3	July, sales of Pieces. 278.	7	89	10
7	August, carried to new account.	9	24	2	7	August, carried to new account.	9	—	—
	Pieces 400. 789. £ . 10.					Pieces 400. 789. £ . 10.			

To avoid the above-entred absurdity of *Wares* in one *Journal* parcell, but *no Money*; and *Money* in the other *Journal* parcell, but *no Wares*: enter as the ensuing *Journal* instance instanceth.

Cambrix-cloth upon folio 30. Debitor to *Cambrix-cloth* upon folio 12. 765. £ . 8 sh . for the present costs of 400 Pieces, being the whole *Debitor-side*, in *Wares*, and *Money*, for want of place transported to a new leaf, the money 765 £ . 8 sh .

And then,

Cambrix-cloth upon folio 12. Debitor to *Cambrix-cloth* upon folio 30. 789 £ . 10 sh for the sales of 278 Pieces, being the whole *Creditor-side*, in *Wares*, and *Money*, transported for want of place to a new Leaf, the Money being ———— 789 £ . 10 sh

Thus ought each *Journal* parcell in *Wares* transporting truly to be *Journalized*, then the *Leager* will stand as this ensuing instance instanceth.

Fol. 12.

Fol. 12.	Debitor.	£			12. Creditor.	£		
2	June, costs of Pieces. 400.	7	765	·8	—	3	July, sales of Pieces. 278.	—
7	August, carried to new ac-					7	August, carried to new ac-	—
	count Pieces. — 278.	30	789	10	—		count — 400.	30
	Pieces 678. 1554 £. 18 s.						Pieces 678. 1554 £. 18 s.	

And folio 30 will stand

7 Aug. costs of Pieces 400. 765 £. 8 s.

7 Aug. sales of Pieces 278. 789 £. 10 s.

Here you see the Leager stand again as formerly it did, to be continued in Writing, as before; here you see each Journal parcell compleatly carried: and thus ought Factor-accounts to be crossed; Foreign-money under Foreign-money, as here Pieces under Pieces; and Inlandish-money under Inlandish-money, as before is instanced. *Nota*, Doe the like in *Houses*, *Lands*, *Rents*, *Legacies*, *Interests*, *Ships-parts*, *Insurances*, and the like; because the principal (by Deduction) should not be diminished untill the final finishing of those accounts.

210. *Phil.* Is this a usual course in the transporting of all kinds of accounts?

Sch. No: In your General Accounts with common-trading people, as also in *Cash*, *Bank*, *Stock*, *Profit and Loss*, or the like: deduct the *lesser* from the *greater*, and make a Journal parcell for the *difference*, as thus:

If the *Debitor-side* of any of the above-named accounts (which are to be transported) be heaviest, then for the *difference* make the

New Account Debitor to the old.

If the *Creditor-side* be heaviest, then for the *difference* of any of those Accounts, make the

Old Account Debitor to the new.

211. *Phil.* What Observations arise from hence?

Sch. Hence it is manifest, that in the Leager ought to be neither *Debitor* nor *Creditor*, but such as have their

Original from the Journal,

whose proper Office it is to explain why the *One man*, or *thing* is indebted unto the other, as hereafter in the Explication of the Journals Office shall appear in the 244 place: and so I end with the *Third Ground-matter*, of which the Journal is made.

212. *Phil.* Explicate the *Fourth Ground-matter*, of which the Journal is made.

Sch. The *Fourth Member* of the 9 place saith, that it proceedeth from the

Equalizing, or Even-making, of Over or Under-measures, Weight, Leackage, Pounds, Ells, or the like.

213. *Phil.* Instance some matters in *Proper-accounts*.

Sch. When we find any *Under-measure* in Corn, or *Leackage* in Wine, or *Shortness* in Length: then enter, Profit and Loss Debitor to the *wanting-matter*; rating it as you please: for that rating neither augmenteth nor diminisheth your Estate; but is onely done for decentness, to have Money in the Debit and Credit of such Journal parcells.

Phil.

214. *Phil.* Rehearse some instances in *Factorage*-accounts.

Sch. If in weight I find in any commodity less by sales, because of dryness, or the like; enter, *John Knoll* his Account Currant, Debitor to *John Knoll* his Account of Saffron: rating them as before, to bring them into the true form of *Debitor* and *Creditor*, in Journal and Leager. Hence may easily be gathered how to deal in Company-Accounts; which I now pass, and so proceed to the next Matter in Order.

215. *Phil.* Whence ariseth the *Fifth Ground-matter*, that maketh a Member of the Journal?

Sch. In the 9. place it is said to arise from the

Leagers-Conclusion, or Balancing of the Leager.

216. *Phil.* What Causes may move a man to a General Balance?

Sch. The same may be either of these three:

1. When the Journal and Leager are full written; } Then is a Balance requisite.
2. When a Merchant ceaseth from Trading: ——— }
3. When the Book-Owner departeth this World. }

217. *Phil.* What understand you by the word *Balance*?

Sch. By *Balance* I understand, *An Equal-making in Equivalent manner all the Open-standing-Leager-accounts*; transporting all those Open-standing Leager differences under one last framed accounts Title, whose name generally we call *BALANCE*: for being that that Account includeth all the Leagers remaining differences; so it concludeth with *One* solely itself. *Nota*, The word *Balance* seemeth to be borrowed from a pair of Scales: for as true Scales ought neither to be heavier than other, so a true taken General Balance ought not to differ the least naming value: for the General Debitor and Creditor must justly counterpoize each other in even-monies nomination; else, the Book is out of square, the summs ill taken, or amiss added. In place of the word *Balance*, I should rather enter *Estate-reckoning*: for by drawing the whole Book to a head, I draw with *One* an account of my *Estate*. *Simon Stevin* in his *Princely Book-keeping*, carrieth the *Leagers* difference at the Years end, unto the first begun Stock when he began his Books: but he contradicteth himself. For he began well the first day of *January*, in making all that owed to him Debtors to Stock; and Stock Debitor to them who were *Debt-demanders*: but at his *Leagers concluding*, the 31. of *December*, he entreth Stock Debitor to his *Debtors*; and he entreth his *Debt-demanders* as *Augmenters* of his Stock. Such entrances made by him are but a mistake onely, in me they were mere absurdities.

Balance is either a Trial or True-Balance.

Of the Trial-Balance.

218. *Phil.* Relate the manner of making a Trial-balance.

Sch. Add the Debitor summs of all the Leager *Unequal-open-standing-accounts* upon a Paper together, or in a Book thereto prepared: then, add all the Creditor parcells in the whole Leager together by themselves, because the *Uniformity* of the *General Additions* should be manifested; if they be to each other *equivalent*; then (if no whole parcell be left out) are the Journal *money-parcells* truly transported into the Leager.

219. *Phil.* What more is to be said of the Trial-balance?

Sch. The *Trial-balance* is of two sorts: The first is a Survey (as above) of the Leager accounts,

accounts, so soon as all the parcells are transported out of the *Waste-book* into the Journal, and from thence into the Leager: *Nota*, before any *unsold Wares*, or *Gain and Loss* of any accounts be medled with. Of such matter is the first Balance of the *three-fold-money-balance* in my Great Waste-book, printed 1621. at *Amsterdam* in English and Dutch; and shall be in this book.

220. *Phil.* Instance the second sort.

Sch. The second sort of the *Tryal-balance* is seen, when all *unsold Wares* and *Out-ländish Moneys* are rated: all *Abatements*, as likewise *Gains* or *Losses* are known. Of such matter is the second *Three-double-money-balance* in my Great Waste-book; and shall be in this. In this second balance is also comprised the parcells appertaining to the *true balance*: *else*, that second balance could not be even-weighty.

Of the True-Balance.

221. *Phil.* Proceed to the same.

Sch. The *True-balance* ariseth from the *Remainers* of the Leager accounts; as well in *Money*, *Unsold Wares*, *Voyages* not wholly sold, *Houses*, *Lands*, *People*, &c. not yet compleatly perfected: and are therefore transported to the *New-books*, to be there fully finished: Leaving the *Old-books* to their perpetual rest, except some *scrupulous* matter molest them. Of such matter is the *Third Balance* of the *Three-double-money-balance* in my Great Waste-book, and shall be in this.

*Observations in balancing of the
Leager.*

But for a Preparative, first *note*, That *even* as the *Moneys*, *Wares*, *Voyages*, *Houses*, *Lands* and *People* were in their accounts (whether *Debitors* or *Creditors*) even so must they stand in your Balance: and so of each other matter. Reason; for Balance representeth in that *Onely* account all that the other represent through the whole book: for if they were *Debitors*, Balance is a *Debitor* in their place; if they were *Creditors*, Balance is likewise a *Creditor*.

222. *Phil.* Go forwards in this matter.

Sch. There ought to be observed *A Decent Order* in the Leagers balancing: *that is*, Which account ought *first* to be concluded, and which last; both in *Debitor* and *Creditor* side: this is not of necessity, but for Decentness in Order.

223. *Phil.* Prosecute your opinion in the order.

Sch. Firstly, Balance the accounts of the *People* of whom you bought, or to whom you sold: *Reason*; because all *Discounts*, *Abatements*, *Mis-castings* or *Omissions* that have happened, may be rectified; to the end each account may bear its own burthen: take then the difference of each man's account (being found to agree) and enter them into your Balance-book (as in the 218. place is mentioned) untill the final Balance be found *Even-weighty*.

224. *Phil.* Which next?

Sch. Secondly, Balance the *Peoples* accotints with whom you had to deal for *Exchanges*, *Assignations*, or the like: entring the differences into your balance-book thereunto prepared.

225. *Phil.* What followeth?

Sch. Thirdly, Balance your *Factors* accounts; first for *Proper*, and then for *Company*, (but there is no necessity in this order, as is said) the *Remainers* being well found, your

your Gain or Loss by exchange will be apparent: and so transport that Remainer unto your Balance-book thereunto provided.

226.

Phil. Explain this.

Sch. Take good heed to your *Foreign Coins* in Debitor and Creditor: if your Factor remaineth *Debitor*, then enter that *Debets* difference into the *Foreign Coins Credit*, money for money, that the true Gain or Loss may be found.

EXAMPLE.

Suppose your Factor at *Amsterdam* is upon your Book Debitor gl. 2025. Exchange at 33 s. 4 d. Elem. is Sterl. 202 l. 10 s. you draw 100 l. Sterl. upon him, exchange 37 s. is gl. 1110. then he remaineth your Debitor, gl. 915. exchange 33 s. 4 d. is 91 l. 10 s. Sterl. What is gained or lost by the Exchange?

1. The FORM.

Debitor.	Creditor.
Due to me gl. 2025.—.—. 202 l. 10—	Drawn by me gl. 1110.—.—. 100 l.—.—
	Due to me gl. 915.—.—. 91 l. 10.—
	Lost by Exchange. 11 l.—.—
	Summ.— gl. 2025.—.—. 202 l. 10.—

227.

Phil. Instance another with gain.

Sch. I remit unto my Factor 200 l. exchange, at 38 s. 2 d. Flem. is gl. 2290. He remitteth me back again gl. 1657. 10 stuyl. exchange 36 s. 10 d. is 150 l. What is gained or lost by the Exchange, rating the gl. 632. 10 stuyl. at 33 s. 4 d. is—63 l. 5 s.

2. The FORM.

Debitor.	Creditor.
Due to me gl. 2290.—.—. 200 l.—.—	Remitted me gl. 1657.10.—.—. 150 l.—.—
Gained by exchange —.—. 13 l. 5.—	Due to me gl. 632.10.—.—. 63 l. 5.—
Summ — gl. 2290.—.—. 213 l. 5.—	Summ — gl. 2290.—.—. 213 l. 5.—

228.

Phil. Two Instances you have entred, wherein the Factor was a Debitor: enter the like other two Examples where he may be a Creditor, with the Gain and Loss upon them.

Sch. The first Form shall be the summs that I will use; and therefore the exchanges are the same.

3. The FORM.

Debitor.	Creditor.
Made him good gl. 1110.—.—. 100 l.—.—	Due to him gl. 2025.—.—. 202 l. 10.—
Due to him gl. 915.—.—. 91 l. 10.—	
Gained by exch. —.—. 11 l.—.—	
Summ — gl. 2025.—.—. 202 l. 10.—	

229.

Phil. Shew one with Loss, that we may have Examples of all sorts.

Sch. This shall be

4. The FORM.

Debitor.	Creditor.
Drawn by him gl. 1657. 10 l. 150. —	Drawn by me gl. 2290. — l. 200. —
Due to him gl. 632. 10 l. 63. 5. —	Lost by exchan. — l. 13. 5. —
Summ gl. 2290. — l. 213. 5. —	Summ gl. 2290. — l. 213. 5. —

230. *Phil.* The former four Examples in Factorage, may (in substance) serve in Company-accounts; only differing in *Titles*, and Division of Gain and Loss: proceed now to the Order of your *Leagers*-balancing.

Sch. Fourthly, Takenext in hand your Voyages; first for *Proper*, then for *Company*-accounts: observing therein, whether those sent Wares are sold *wholly*, in *part*, or *none*.

231. *Phil.* Express each alone in Order, by some lively Instances.

Sch. If the Wares be all sold, and the money in Credit heaviest; then there is gained upon the Voyage by the Commodities Sale: as by the Example of this

1. VOYAGE.

Debitor.	Creditor.
Shipt 100 Pieces of <i>Cam-</i> <i>brix</i> , which cost with charges — l. 300. —	Sold by my Factor 100 Pie-
Gained by the Sales — l. 29. 14.	ces of <i>Cam</i> brix, for — l. 329. 14.
* Summ l. 329. 14.	

232. *Phil.* Suppose there were onely part of those sent Wares sold.

Sch. Deal with them as here shall be shewed by this

2. VOYAGE.

Debitor.	Creditor.
Shipt 100 Pieces of <i>Cam-</i> <i>brix</i> , cost with charges — l. 300. —	Sold 80 Pieces for — l. 320. —
Gained by the Sales — l. 80. —	Unfold 20 Pieces, at 3 l.
Pieces 100. Summ l. 280. —	<i>per</i> Piece, is — l. 60. —
	Pieces 100. Summ l. 380. —

233. *Phil.* Suppose there were none of them sold.

Sch. Deal with them as shall be shewed in this

3. VOYAGE.

Debitor.	Creditor.
Shipt 100. Pieces of <i>Cam-</i> <i>brix</i> , which cost with charges	For 100 Pieces wholly un-
3 l. each Piece, is — l. 300. —	fold, carried to Balance, at
	3 l. each Piece, is — l. 300. —

234. *Phil.* Suppose there be loss.

Sch. The Instance shall be as this

4. VOYAGE.

Debitor.		Creditor.
For 100 Pieces of <i>Cambrix</i>		For Sales of 80 Pieces, at
shipt at 3 l. each Piece, is ——— 300 l. —		2 l. 16 s. is ——— 224 l. —
		Unfold 20 Pieces, at
		3 l. per Piece. ——— 60 l. —
		Lost by Sales. ——— 16 l. —
		Summ ——— 300 l. —

235. *Phil.* Go forward in the Order of your Leagers Balancing.

Sch. Fifthly, Balance your *Commodities-accounts*; fit fir for *Proper*: then for *Company*.

236. *Phil.* Suppose them all sold, and there is Gains.

Sch. The first Voyage is a President.

237. *Phil.* Suppose your *Commodities* to be sold in part.

Sch. The second Voyage is an Instance.

238. *Phil.* Suppose that none of your *Commodities* are sold.

Sch. The third Voyage sheweth the form.

239. *Phil.* Suppose loss upon the Sale of part of your *Commodities*, or upon the whole.

Sch. If loss upon part Sales, the Fourth Voyage is an Instance: If loss upon the Sale of a whole parcell: See

The FORM.

Debitor.		Creditor.
For 16 Butts of Sack cost		For Sale of 16 Butts at
with charges. ——— 134 l. 8.		8 l. 6. is ——— 132 l. 16.
		Lost by the Sale ——— 1 l. 12.
		Summ ——— 134 l. 8.

Under the name of *Commodities* in the second branch of the 10. place, is included *Houses*, *Lands*, *Ships-parts*, upon which if you will see the yearly Gain or Loss, then rate them as they cost; entring them in Credit as in the second Voyage: then, in your House and Land will appear what is gained by the Rents above reparation, and maintaining of them; and in your Ships-parts will be made plain what is advanced by their Voyages more than her victualling: carrying your proper Gains or Loss to Profit and Loss proper; and Companies Gain or Loss, to Profit and Loss in Company. But if you will let them run on untill the final ending of them; then *cross* them, as is shewed in the second Instance of *Cambrix-cloth*, in the 209 place.

240. *Phil.* What followeth next in the Balance order?

Sch. Sixthly, Balance your Company Profit and Loss, imparting to each Partner his due upon fit account: and your part upon Profit and Loss Proper.

Seventhly, Balance your Partner's Accounts, transporting the difference unto your Balance-book, (as in the 218 place is mentioned) untill the final balance be found Even-weighty.

Eighthly, Balance Cash and Banck, carrying their differences to your Balance-book.

Ninthly, Conclude your Profit and Loss proper, carrying the difference to your Stock-account.

Tenthly, conclude your Stock-account, transporting that difference (which is the summ

summ of your Estate) unto your Balance-book: then ought your Balance-account to be Equal-weighty.

N O T A,

Having drawn all your Leager to a head in your Balance-Book, and found it to be right taken; then may you take your Journal in hand, and post them as they in order follow upon your Balance-book, unto your Balance-account in the Leager.

Or if you will not make a Balance-account in your Leager, you may let your Balance-book be your private contentment; and transport each Balance parcell out of the Old Leager into the New: avoiding your Balance-writing into the Journal, both at the End of the Old Leager, or Beginning of the New: entring in the Old Leager the *folio* whither carried into the New; and in the New Leager the *leaf* from whence that remainder is brought out of the Old Leager; and so avoid (perhaps) the writing of two or three hundred Journal parcells in both Leagers.

*Particular Observations upon each side of the True-balance in
Debet and Credit, for the Memories refreshing.*

241. *Phil.* Rehearse first the Observations that arise upon the *Debitor-side* of the *True-balance*.

Sch. In a much Trafficking-Merchants-books are five things to be regarded:

Firstly, Of *Debitors*, and them

In { *People*, unto whom we sold, or that have promised us payment of Exchanges, or Assignations, and the like.
Partners, unto whom we have delivered Money, or Wares, to be by them employed for the Companies good.
Factors, that serve us in Commission, { who as yet have not given us full satisfaction:
Masters, whom we serve in Commis- { Again, the first of these two may arise from
sion, { Proper, Factorage, or Company-accounts.

Secondly, Of the *Unfold Wares*, formerly shipt to another Town, or Land, there to be sold for *Proper*, *Factorage*, or *Company-account*.

Thirdly, Of Matters as yet remaining *unfold* under our own Administration; consisting again in *Wares*, *Houses*, *Lands*, *Jewels*, *Ships-parts*, and the like: whereof some of those *Wares* may be for *Proper*, *Factorage*, or *Company-accounts*: and those *Ships-parts* for *Proper*, or *Company-accounts*.

Fourthly, Of the *Ready-money* in *Cash*, in *Bank*, or in both.

Lastly, Of *Company Gain and Loss*; of the which we still keep an open-standing-account, because the Company continueth in Trading, upon unchangeable terms. And these in substance are all that concern the Contents of Balances-Debitor-side.

242. *Phil.* Proceed to the Observations in the *Creditor-side* of the *True-balance*.

Sch. Four things are heedfully to be regarded.

Firstly, *Debt-demanders*, and them

In { *People*, of whom we bought, as also, whose Exchanges we accepted; or whose Assignments we promised unto their Creditor, having entred their Creditor into my book in place of them.
Partners, of whom we have received Money, or Wares, to employ for Company-account.
Masters, whom we serve in Commis- { unto whom (as yet) we have not given full
sion, { content: The last of these may arise either
Factors, that serve us in Commission, { from *Proper*, *Factorage*, or *Company-accounts*.

Secondly, Unfold-Wares, Houses, Lands, Jewels, Rents, Voyages, and the like: upon which accounts the Gains or Loss (at present) is not desired to be known; but are deferred untill the final finishing of that account, then to know the general *Gain* or *Loss* upon the same: and these for *Proper*, some for *Factorage*, and some for *Company*-accounts.

Thirdly, In Companies Profit and Loss Reckonings, because the Division is not made in these Old-books, but prosecuted untill the Companies final finishing.

Lastly, In *Stock-account*, whose difference must be carried to *Balance*; for that difference must make your Balance-account *Even-weighty* in the General Addition: *Nota*, for in it is contained the *true* differences between the *Ready money*, *Wares*, *Houses*, &c. *Debitors* in your Balance-debet-side, and the *Debt-demanders* in the Creditor-side of your Balance-account. Or more plain; take the whole Debet-side of your *Balance*, deduct from that all that you owe; and the differing money will be *Equal-weighty* with the difference brought from your *Stock-account*. And thus much of the *fifth* matter, of which the Journal is made.

Of the Journals Form.

243. *Phil.* This is the *second Branch* in the Eighth place; of which let me hear your Explanation.

Sch. The *Form* is generally in Folio, or the full bigness of the Paper, be it small or large; ruled towards the *left hand* with *one line*, and towards the *right hand* with *three*: entring between them ¶ § ¶, as in the Waste-book is, and in the Journals Instances shall be made plain.

Some use two lines towards the *left hand*, as doth *Simon Stevin* in his *Princely-book-keepings-Journal* use three; entring therein the *Day* and *Month*: but that maketh the Journal between line and line too narrow. My manner of my *Day*, and *Months* entrances shall be shewed in the Explication of the Journals Office.

This Book is by *some* numbred on each leaf's side; the beginning side with 1. the second with 2. and so through all the Book: of which I approve, and use it. For in a great trafficking book (as an *East*, *West*, *Turky*, or the like Company) several sides are oft-times filled in one day; so that the Margin of the Leager quoteth *directly* to the side of that Journal-leaf where the desired parcell is: and so avoideth the perusal of needless sides.

Of the Journals Office.

244. *Phil.* Let me know that, for that is the third *Notable* matter, mentioned in the Eighth place.

Sch. The Journals *proper Office* is to have the *Matter* (thereunto appertaining) entered in *Book-keepings true Method*, with words suitable to the *Action*; plainly expressing what ever was obscurely booked in other books.

Book-keepings Office is to book the acted matter in the true *Nomination* of *Debitor* and *Creditor*, with the brief (yet plain) *Circumstances* of the *Action*. Heedfully in this Journal must be observed, that the *Debitor*, that is, the *Man* or *Thing* that ought to be charged, be first named, and placed towards the *left hand*, as thus:

James Mirth is Debitor.

Then enter the Creditor, Man or Thing, that ought to be discharged, as thus:

James Mirth is Debitor to *John Melody*.

Unto them annex the quantity of Money, as thus:

James Mirth is Debitor to *John Melody* 300*l.* 12*§.* 8*d.*

Thereunto add the reason why the one Man or Thing is indebted to the other; and this is gathered from the acted matter.

245. *Phil.* As how?

Sch. Compare the Waste-book parcells in the 6. place, with the ensuing Journal parcell framed out of them, and the *Reasons* may appear by the *Circumstances*.

Anno

Anno 1630. the 25. Day of March in London.

£ s d

1 . Cash is Debitor to *Marmaduke Grimstone* of *Northampton* 68 £. — s. — d. received for his Assignment by my Cashier, of *Arthur Mannering*, being lent me untill the first of *May* next, then to be repaid with the agreed allowance; the receipt is — — — — —

68 — —

3 . Profit and Loss Debitor to *Marmaduke Grimstone* 1 £. 15 s. 7 d. for his Monies allowance, to be made good with the Principal, at day, as above, being — — — — —

• 1 15 7

March the 27. Day 1630.

3 . Seager Solt Debitor to *Thomas Coster* 495 £. — s. — d. for my Assignment, by order of dito *Seager*, delivered unto *Sybrant Johnson* upon the said *Coster*: being *Seagers* full payment; and in part of debt from the said *Thomas*: my Assignment was — — — — —

495 — —

1 . Cash Debitor to *Thomas Coster* 456 £. 9 s. — d. which my Cash-keeper received of *John Sybrantson*, by the Assignment of dito *Thomas*, being the full Remainder, and 1½ Months forbearance: the Receipt is — — — — —

456 9 —

4 . *Thomas Coster* Debitor to Profit and Loss 9 £. 10 s. — d. for allowance of my Monies detaining 1½ Month after it was due, for which he is made Creditor in the former two Receipts, being — — — — —

• 9 10 —

March the 30. Day. 1630.

4 . *Franckford-Exchange*, being ½ in company with *Edward Denis* at *Northampton*, Debitor to *Jacob Johnson* of *Marken* 1012 £. 10 s. — d. for 3000 Florins agreed to lend him upon Exchange for *Franckford*, at 81 s. Flemish; to repay unto me, or Assigns, the first of *June*, as the Exchange shall then return from thence: this being Companies money resting in my hands; my promise is — — — — —

1012 10 —

5 . *Edward Denis* at *Northampton* his account of Ready-money, Debitor to Dito *Edward* his account by me in Company 506 £. 5 s. — d. for his moiety of 1012 £. 10 s. agreed for with *Jacob Johnson* as above, and made good as here followeth, his part being — — — — —

506 5 —

5 . *Jacob Johnson* of *Marken* Debitor to *Rye* in Company ⅓ with *Edward Denis*, and ⅔ for me 639 £. 1 s. 5½ d. for 18 Last, 7 Mudde delivered him in part payment of the promised 3000 Florins, being at 150 gold-guilders each Last Ready-money — — — — —

639 1 5½

Dito

5	<i>Dito</i> is Debitor to Banck 369 £ . 13. 10 $\frac{1}{2}$ d . written by his order upon the account of <i>John Johnson Vinck</i> , being in full of the before-mentio-	£	5	0
6	ned exchange; the summ written in, is	369	13	10 $\frac{1}{2}$
5	<i>Dito</i> is Debitor to Profit and Loss 3 £ . 14. 8 d . for Banck-money of			
3	gl. 2240. 11. 4 pen. at one <i>per Centum</i> , is	3	14	8
6	<i>Edward Denis</i> of Northampton, his account by me in Company, is			
5	Debitor to <i>Dito Edward</i> his account of <i>Ready-money</i> , 213 £ . — 5 $\frac{7}{8}$ d . for his $\frac{1}{3}$ of gl. 3834. 8. 12 pen. product of 18 th Last, 7 Mudde of Com-			
	pany Rye, sold to <i>Jacob Johnson</i> , as above; $\frac{1}{3}$ thereof is	213	—	5 $\frac{7}{8}$

246. *Phil.* What signifie those Fractions $\frac{1}{2}$, $\frac{2}{3}$, and the like, in the Margin?

Sch. Fractions they are none, but signifying-Figures concerning the Leager; for the Figures above the stroke, shew upon what Leager-leaf the Debtors are to be found; and the Figures under the stroke, point unto the Creditors in the said Leager.

247. *Phil.* Why are some pointed, and not other some?

Sch. Those that are pointed, are transported into the Leager, the other not.

248. *Phil.* Some do not point at all.

Sch. They are subject to mistake, or they must enter each figure above, and under, when they have entred the parcell into their Leager, and that is tedious. The points are very requisite to avoid Omissions, or not to charge one summ twice, if a Man should be called from his posting.

249. *Phil.* When do you enter the figures above, or under the stroke?

Sch. I lay the Journal open before me, making first the streight strokes that are between the figures against each parcell, on both sides of the Journal; then do I enter the folio or leaves, or those figures, before I touch the Leager.

250. *Phil.* How then?

Sch. Then setting my Journal before me, I transport all the *Debtors* and *Creditors* (that correspond upon one Leager-leaf) one after another into the Leager; then removing my hand from the Leager, immediately I set the point by that Debitor or Creditor, that is posted into the Leager without removing of my Journal.

Thus much in brief of the Matter, Form and Office of the Journal, mentioned in the ninth place.

A FARTHER

A FARTHER
EXERCISE
UPON THE
SIXTH PLACE,

CONCERNING THE
Waste-Book Parcells:

But First of the
INVENTARIES,

ANNO 1633.

IN
LONDON.

THE NEW YORK

LIBRARY

OF THE CITY OF NEW YORK

ASTOR LENOX TILDEN FOUNDATION

1215 Broadway New York City

1892

THE NEW YORK

LIBRARY

OF THE CITY OF NEW YORK

ASTOR LENOX TILDEN FOUNDATION

1215 Broadway New York City

1892

Anno 1633. January 1. in London.

£ s d

By Conclude of my former Book, I find in
several Coins of Gold and Silver, as
followeth:

200 Pieces at 22 s. per Piece	— — — — —	£. 220. — —	
200 Pieces at 20 s. per Piece	— — — — —	£. 200. — —	
800 Estates dollars at 4 s. 6 d.	— — — — —	£. 180. — —	
300 Double Pistolets at 26 s.	— — — — —	£. 390. — —	
And in White-money of sundry sorts	£. 10. 15. 7	1000	15 .7

In my Ware-House I find

60 Leeds dozens, rated at £. 3. 12 s.	— — — — —	£. 216. — —	
40 Kerfies N ^o K. — at £. 2. 17 s.	— — — — —	£. 114. — —	
50 Dito N ^o R. — at £. 2. 19 s.	— — — — —	£. 147. 10. —	477 10 —

Ketles 5 Barrels.

N ^o 320. poi. 2. 3. 26 lb. tarr. 23 lb.			
319. — 2. 2. 18. — — 21.			
318. — 2. 1. 21. — — 22.			
317. — 2. — 17. — — 19.			
316. — 1. 3. 5. — — 17.			
Grosse 12. — 3 lb. tarr. 3 q ^{rs} . 18 lb.			
Neat C. 11. — 13 lb. at 4 £. 19 s. per C.	— — — — —		. 55 — .6

From Jean du Boys at Roan I have an account dated their 15.
of December last, by foot of which is due to me in Ready-mo-
ney for sold Wares w. 800. are at 72 d, per w. — — — — —

240 — —

In the hands of Jacob Symonson at Amsterdam there is gl. 2290.
to be employed by him for my Company Stock; the same at
33 s. 4 d. is here — — — — —

229 — —

There is in my hands unfold for the account of the said Jacob
3 Barrels of Cuchanelia Mestica.

N^o and Hollands weight, viz.

N^o 1. poize 210 lb. tarr. 17 lb.

2. poize 179 — — 15.

3. poize 196 — — 19.

Charges at the Receipt, as by my former Book

I

I have

317 .8

Anno 1633. January 1. in London.

L s d

I have in my hands for Company Stock in Ready-money of
the same Man: by the which I am to add $\frac{2}{3}$ more; his Summ
is

150

*End of the Inventory.
The Waste-Book
followeth.
1633.*

George

Anno 1633. January 4. in London.

£ s d

George Pinch-backe at Plymouth, according to my order, hath shipped in the *Night-glass* of Amsterdam, Master John Peeter-son, 100 Leeds Dozens, and sent them the 20 of December to Jacob Symonson to sell there for my Account; which Dozens are bought Ready-money, paid now by his order to John Joyner here, the rest stand out 6 months: the whole with charges, as per Invoice N^o 4 cost

360

Remitted to Jacob Symonson at Amsterdam for my account by Jean du Boys at Roan 400 Crowns in his own Bills: dated their 22. of December, Exchange at 123 $\frac{1}{2}$. payable at usance to the said Jacob by himself, the remise at 72 $\frac{1}{2}$. sterl. produceth here---

120

Dito
9.

Bought of James Wilkinson for Company $\frac{1}{3}$, Jacob Symonson, and $\frac{2}{3}$ me, 60 Keighley Kerfies, paying $\frac{2}{3}$ now, the remainder at 2 months, the whole at 3 $\frac{1}{2}$. per Piece is

180

Dito
13.

Jean du Boys at Roan desireth to retain my Money in his hands 4 months, whereunto I condescend: for which (at 8 per Cent.) he alloweth me with Principal

123

4

Brought into company $\frac{1}{3}$ for Jacob Symonson, and $\frac{2}{3}$ for me, 90 of mine own Kerfies, at 3 $\frac{1}{2}$. per Piece, Ready-money

270

Dito
17.

Randoll Rice of Colchester hath now shipped to Diego del Varino at Lisborne, 100 double Sayes in the *White Lion*, Jonas Jackson Master, to be sold there for our account $\frac{1}{3}$ him, and $\frac{2}{3}$ me; cost him Ready-money, with all charges aboard, as by the account from him

566

13

4

Dito
23.

Remitted to Jean du Boys at Roan, \pounds . 2148. 50. 6 $\frac{1}{2}$. product of the \pounds . 566. 13. 4 $\frac{1}{2}$. above; Provision at $\frac{1}{3}$, and Brokerage at $\frac{1}{8}$, deducted, being for company Randoll Rice $\frac{1}{3}$, and $\frac{2}{3}$ for me: payable in Roan by Josias Jeffery at usance: the value here agreed upon with James Wilkinson; Exchange at 63 $\frac{1}{2}$. My Remise (with the difference due from me, and Money lent him at 8 per Centum, for 3 Months) is

564

1

5

Dito
30.

Sold to George Pinch-backe 5 Barrels of Ketles, N^o Weight, and Tarr, as in date the first hereof: at \pounds . 6. 15 $\frac{1}{2}$. per C. Ready-Money: the remainder I now pay him before the time; abating for 5 $\frac{1}{2}$ months, at 8 per C. the whole due to him, was

216

Febr. 9.

Sold unto James Wilkinson, for the account of Jacob Symonson, 3 Barrels of Cuchinelia Mestica, N^o Weight, &c. viz.

Anno 1633. February 21. in London.

L 5 6

N^o 1. Poize 217. lb. tarr. 19 lb. English.

2. — 183. — 16 lb.

3. — 200. — 20 lb.

Which value (his own due being deducted) he detaineth by Order, and for the use of the said *Jacob Symonson*: The neat Weight at 58 £ . per pound Ready-money, produceth —

1580 10 —

Enter Brokerage of the said *Cuchanelia* at $\frac{1}{2}$; Provision at 2 per Cent. for Sales, and so conclude the account.

Dito

17.

Drawn upon me by *Jacob Symonson* for his account, gl. 1224. 19. 8 pen. the value of himself, his Bills dated the 20 passado; payable here at usance, by and unto my self for my account (Brokage and his Provision deducted) Exchange at 36 £ . 10 d produceth here —

110 17. 2

Dito

21.

Bought for Ready-money of *James Wilkinson* 96. pieces of *Colchester* black Bays, being several sorts and prizes; the same I have sent in the Ship of Captain *Solomon* for *Lisborn*, and con- signed to *Diego del Varino*, to sell for company *Jacob Symonson* $\frac{2}{3}$, and $\frac{1}{3}$ for me, my payment is — £ . 543. 15. 9.

Charges, as by the particulars delivered to *Jacob Symonson*, amount unto — £ . 50. 4. 3.

594 —

Dito

27.

Sold to *James Wilkinson* in the behalf, and for the use of *Jacob Symonson* at *Amsterdam* 150 Company Kerfies, concerning the said *Jacob* $\frac{1}{3}$, and $\frac{2}{3}$ me, at £ . 4. 5 £ . Ready-money: which summ (deducting what is now due to the said *Jacob*) he payeth me for him; the sold Wares produce —

637 10 —

March

5.

Advice from *Jacob Symonson* at *Amsterdam*, in Letters dated 25. passado, that he hath sold to *Sybrant Sweeting* for Ready- money, 30 Dozens, sent as in date the fourth of *January* last, pro- ducing at gl. 45. 7 $\frac{1}{2}$ stuy. to — gl. 1361. 5.

More, to *Leonard Lodder*, at 6 months 30 Pieces, at 50 gl. per Piece, are, — gl. 1500. —

Gl. 2861. 5 stuy. exchange at 33 £ . 4 d . is —

286 2. 6

Jacob Symonson, according to my order, hath remitted to *Ar- thur Mumperson* at *Dansicke*, Florines 1722. 20 gros; to run up- on exchange between the said *Arthur* and me $\frac{1}{2}$ gain and loss; payable 14 days after sight by *George Gregory*; the value deli- vered the 24. passado to *Peter Jacobson*, at 228 gros, each £ . Flem. his payment is gl. 1360. — are at 33. £ . 4 d . —

136 —

Remitted

Anno 1633. March 21. in London.

£ 5 0

Dito
13.

Remitted to *Arthur Mumperson* at *Danſicke* for our company, each $\frac{1}{2}$, Florins 2666. 20 gros, in Bills of *Steven Jourdane*, payable after 16 days sight by *Harman Helder*, at 240 gros, for 12 £. sterl. My payment is

200

Enter Ware-house-room for company Kerſies $\frac{1}{2}$ *Jacob Symonſon*, $\frac{2}{3}$ me, at 2 £. per Piece: Brokage at $\frac{1}{3}$; Provision for ſales at 2 per C. and conclude the account.

Received by Shipper *John Claſon* 60 Pieces of *Cambrix*-cloth, to ſell for the account of *Jacob Symonſon* at *Amſterdam*: Cuſtome, Freight, and other charges, as by the book of petties

4.7

Jean du Boys at *Roan* hath remitted for company account $\frac{3}{5}$, and $\frac{2}{5}$ to *Jacob Symonſon* at *Amſterdam*, 1000 w. payable at $\frac{1}{2}$ uſance by *Peter Prat*, in Bills of *Darius de Batts*, dated the 25 paſſado, exchange 124 £. his Remiſe at 72 £. ſterl. is here

300

Dito
21.

Sold to *Jacob Symonſon* 60 *Leeds* Dozens, and ſhipt them to him in *John Claſon*, at 5 £. per Piece, at 1 months time, being Charges, as by the book of petties, are

300

.. 9.76

Received from *Diego del Varino* by Shipper *Jonas Jackson* 1576 Pieces of Figgs, upon the account, as in the 17 of *January*, which coſt him there with all charges Ready-money, 681 0 960 Reaze, reduced at 400 Reaze for 5 £. is here

426.4.6

Charges at the receipt, as by the book of petties

.. 8.7.9

James Wilkinſon hath an advice Letter from his Factor at *Lifborn*, that there are ſhipt 10 cheſts of Sugar for his account, weighing as per Invoice Netto 51. 3. 4 lb. the ſame I have bought of him at 13 pence per lb. free here of all charges, and to take them upon the Invoice, amounting to

314.34

Dito

29.
1634.

Received from the hands of *James Wilkinſon* theſe goods following, to ſell for company $\frac{1}{2}$ *Hendrick vander Linden*, $\frac{1}{2}$ *John van Does*, $\frac{1}{3}$ *Jaques Reinſt*, all at *Fluſhing*, to wit,

160 Pieces of Figgs.

.. 4 Bales of Pepper, poize 1468 lb.

15 Butts of Allegant.

Charges all paid by the ſaid *James*, except Portage, being

.. 12.5

Arthur Mumperson at *Danſicke* hath remitted me 5000 Florins for our company, each $\frac{1}{2}$ in Bills of *Robert Brames*, dated 2 preſent,

Anno 1634. March 29. in London.

		L	ſ	d
—	sent, payable at 10 days sight by <i>George Pinch-backe</i> , exchange at 224 gros, is here	401	15	8
==	<i>Jean du Boys</i> at <i>Roan</i> hath remitted for Company account $\frac{3}{5}$, and $\frac{2}{5}$ unto <i>Jacob Symonson</i> at <i>Amsterdam</i> w. 1140. 17. 8 ſ. payable by <i>Peter du Boys</i> at usance, the value in his own Bills, dated the 28. of <i>February</i> : being the remainder in his hands, Brokage at $\frac{1}{8}$, and Provision at $\frac{1}{3}$ deducted; exchange at 123 ſ. is gl. 3506. 8 stuy. the Remise at 72 ſ. sterl. is here	342	1	9
April 7.	Received from <i>Jean du Boys</i> for my account by the <i>Star</i> of <i>Amsterdam</i> 8 Barres of Silver, poize 219 Mark, 40 ſ. at 22 livres, 6 sous, per Mark, are with charges, as per Invoice liv. 5608. 10. reduced at 2 shil. sterl. per livre, are	560	17	—
==	Customs, freight and other charges, as by the book of petties---	4	7	2
—	Agreed with <i>James Wilkinson</i> to let him have for four months, at 8 per Centum	250	—	—
—	Remitted to <i>Arthur Mumperson</i> for our company, each $\frac{1}{2}$, Florines 3987. 15 gros, in Bills of my self, payable 19 days after sight by <i>Hendrick Holster</i> for the account of <i>Jacob Symonson</i> in <i>Amsterdam</i> , at 232 gros, my Remise is here	309	7	6
==	More to him, as above, Flor. 1907. 26 gros, in mine own Bills; exchange 232 gros, payable at 25 days after sight by the same man, for <i>Jacob Symonson</i> upon my account: being the product of 30 Dozens, as in the 5 passado, discounted at 8 per C. for two Months: the Remise are gl. 1480. 5 stuy. at 33 ſ. 4d. is here	148	—	6
Dito 15.	<i>Jacob Symonson</i> at <i>Amsterdam</i> hath bought for the account of <i>Randoll Rice</i> $\frac{3}{5}$, and $\frac{2}{5}$ me, the ensuing commodities, for $\frac{1}{4}$ Ready-money, $\frac{1}{4}$ at 2 months: to wit, 30 Butts of Serrese, at 40 l. Flem. 8 Bales of Pepper, weight 2720 lb. at 25 gr. 19 Last, 24 Mudden, 3 Scheple of Wheat, at 60 ggl. The same he hath sent their 4. present, to <i>Thomas Trust</i> at <i>Antwerp</i> , to sell for our account, his Charges and Provision, as by account, is l. 41. 13. 4d. Flem. are all l. 1841. — Flem. and here at 33 ſ. 4d. they produce	1104	12	—
==	<i>Diego del Varino</i> at <i>Lisborne</i> writeth that he hath sold the 17 passado to <i>Pedro del Cauzo</i> , the 100 Sayes sent in date 17. <i>January</i> last: whereof 27 Pieces are to stand out 2 months: the rest Ready-			

Anno 1634. April 15. in London.

Ready-money: the whole at 22 Duckets per piece, are here at 66*℥*. per Ducket.

605

Jacob Symonson advertiseth me in Letters, dated their 4. present, that there is gained *gl*. 500. for my part; by our Company Stock begun in *July*, 1633. which gains, with my then remitted principal, and an equal value unto it, he hath now remitted me in Bills of *Peter Snap*, dated their 3. present: payable at usance by *Andrew Hitchcocke*; exchange 36*℥*. 10*℥*. being money to run upon exchange, each $\frac{1}{8}$, producing here

504 19. 6

Dito
22.

Drawn upon me by *Jean du Boys* for my account *℥*. 1499. 43. 4*℥*. including 41*℥*. for Brokage, and Provision of Traict, and Silver: his Bills dated their 23. of *March*; payable at $\frac{1}{4}$ usance to *George Pinch-backe*, at 63*℥*. being here *℥*. 393. 13*℥*. 6*℥*. sterl. which Bill I discount with the said *George*; receiving the remainder, with 29*℥*. forbearance: his Summ is

403 4 8

Remitted to *Arthur Mumperson* at *Dansicke* Flor. 5284. 21 gros, to be there employed for my part of Stock, by which he is to lay in the like sum: payable at sight, by, and unto himself, for our Exchange account in mine own Bills, at 230 gros, the remise here is

413 11. 9

Remitted to him (more) in mine own Bills 140 Flor. 10 gros, 5 penninghen (of 18 to a gros,) for his part of Company gains here: the value at sight discountable in his own hands: exchange at 230 gros, is here

1019 8

Dito
30.

Jacob Symonson ordereth me to pay *gl*. 1740. 12 stuy. upon sight of his Letter unto *Andrew Hitchcocke*: being part of bought Wares for Company, as in date 15. present: exchange 36*℥*. 8*℥*. are *℥*. 158. 4. 9*℥*. which I discount with the said *Andrew*: ordering him to pay to *John Sharpe* for *James Wilkinson* *℥*. 250. the remainder he detaineth at 8 per Cent. for 4 months: the whole being---

504 19. 6

May 8.

Agreed with *James Wilkinson* (for *Andrew Hitchcocke*) upon 4 months time at 8 per Cent. to let him have upon my Bond

200

Sold unto *George Pinch-backe* 1500 Pieces of Figgs, received the 21 of *March*, at 7*℥*. per Piece; discounting with *Randol Rice* *℥*. 115. 1. 5*℥*. the rest of his part I now pay him: my receipt is---

525

Jacob

Anno 1634. May 13. in London.

£ s d

Jacob Symonson writeth me in date their 11. present, that he hath sold to *Jasper Cop* the remainder of Dozens sent as in the 4. of *January*, at 50 *gl.* Ready-money: the same (deducting *gl.* 123. for Ware-house-room, Brokage and Provisiōn) he remitteth me in Bills of himself, dated their 8. present: payable at usance by *Andrew Hitchcocke*: the remise at 36 *£.* 6 *d.* is *£.* 171. 8. 4 *d.* and the sales at 33 *£.* 4 *d.* is — — — — —

200 —

Transported by agreement unto *George Pinch-backe* the Bargain of Sugar agreed upon with *James Wilkinson* the 21. of *March* (whether more or less) which he is to pay me 2 months after the receipt at 14 *d.* per *lb.* the known weight produceth — — — — —

338.6.8

Remitted to *Jacob Symonson* *gl.* 5781. 19 *stuy.* for our Exchange account, each $\frac{1}{2}$, in Bills of *Richard Symonson*, dated (and omitted to enter) the 27 *passado*; payable at usance by the said *Richard*, or Assigns, exchange at 38 *£.* 2 *d.* my payment produceth here--

504 19 6

Dito
22.

Assigned *Andrew Hitchcocke* upon *James Wilkinson*, for the sum agreed upon the 8. present: being — — — — —

200 —

James Wilkinson hath delivered 15 chests of Sugar to *George Pinch-backe*, poize 77. C. 2. 20 *lb.* producing at price of agreement made with the said *James* *£.* 471. 5 *£.* and with *George* *£.* 507. 10 *£.* whereupon I deliver to the said *James* 8 Barres of Silver, poize 1733 *oz.* at 6 *£.* 7 $\frac{1}{2}$ *d.* the *oz.* and the difference is paid me back, the Silver produceth — — — — —

574.1.1

Dito
31.

Received from *Diego del Varino*, by Shipper *John Thomson*, 572 Pieces of Figgs, in full of the account, as in date 17. *January*, and 15. *April*, which cost him there (all Charges at 4 per C. deducted) 247 C. 320 Reaze, producing here — — — — —

154 11 6

June 7.

Received more by the same Ship, to sell for the account of *Diego del Varino* 270 Frailes of Figgs, and 300 Pieces of Raisons *Solis*; the Freight, Custome and other charges, as by my book of petties, are — — — — —

25 10.7

And upon our company Figgs, as by the said petty-book — — — — —

23.8.9

Jacob Symonson ordereth me to pay *Andrew Hitchcocke* *gl.* 2699. upon sight of his Letter; being in full of Wares bought for company, as in date 15. *April*: with which *Andrew* I discount *£.* 171. 8 *d.* paying the rest by his order to *James Wilkinson*: the exchange at 36 *£.* 10 *d.* is — — — — —

244.5 —

Thomas

Anno 1634. June 15. in London.

£ s d

Thomas Trust at Antwerp advertiseth of the sale of 8 Bales of Pepper, sent as in date the 15 of April, of which the product clear money, as by the account is Ready-money ————

gl. 2753.9.14.

More to Jaques Ferritson, part at 2 months, the then sent Wines, producing (whereof $\frac{2}{3}$ is received) as by the account clear money ————

gl. 12400.—.—

gl. 15153.9.14. pen. at 33 s. 4 d.

1515.7.—

Sold to James Wilkinson, George Pinch-back and Andrew Hitchcocke upon equal share, the 60 Pieces of Cambric, received in date the 13. of March, at price 6 l. 15 s. at 4 months, is ————

405 ————

Enter Ware-house-room at 2 d. a Piece; Brokage at $\frac{1}{3}$, Provision for Sales at 2 per C. and conclude the account.

Thomas Trust hath remitted gl. 11020. to Jean du Boys at Roan, in his own Bills dated their 2 present: payable at usance by, and unto himself; exchange at 121 d. are w. 3642. 58. 6 d. and here at 72 d. is ————

1092 17 10

Dito
23.

Sold to Randoll Rice the Fruits received in date 7. present; he paying now l. 380. the remainder at 3 months: viz.

270 Pieces of Figg's capnets, poize 67 C. 2 q^{rs} at 50 s.—

300 Pieces of Raisons Solis, poize 225 C. 3 q^{rs} at 33 s.—

168 15 —

372.9.9

Enter Ware-house-room at 1 d. Brokage at 1 d. Provision, as above; and conclude this account.

Jacob Symonson remitteth me for our Company-exchange, each $\frac{1}{2}$, gl. 5781. 19 stuy. in Bills of Peter Plomp, dated their 8. present: payable at usance by Randoll Rice, exchange at 36 s. 4 d. produceth here ————

530.9.1

July 2.

Writings received from Diego del Varino, of the sales of 96 Bayes (sent as in date 21. February) at 31 Duckets per Piece Ready-money: In returns of which (all charges and provision at 4 per C. deducted) I receive by Richard Munt 2908 Pieces of Figg's, amounting here to ————

785 13.4

My Cash-keeper hath received of Isaac Symcocke the value of George Pinch-back's Assignment: the debt (abating 30 s. for paying before the time) and 20 l. 13 s. 7 d. for charges of 2908 Pieces of Figg's was ————

507 10 —

K

Remitted

Anno 1634. July 11. in London.

	Remitted to <i>Jacob Symonson</i> gl. 6020. 13 stuy. for conclude of our exchange-account, each $\frac{1}{2}$, in Bills of <i>Randoll Rice</i> : payable at ufance by <i>Daniel Rice</i> : exchange at 37 £ . 10 d . produceth here	530.9.1
Dito 11.	Sold unto <i>Randoll Rice</i> 648. Pieces (being the full conclude) of our company Figs $\frac{3}{5}$ him, and $\frac{2}{5}$ me, poize 162. C. at 43 £ . per C. Ready-money, is	348.6—
	Transported by order of <i>Jacob Symonson</i> to <i>James Wilkinson</i> the Debts due to him upon his account Currant (which I effect) receiving of the said <i>James</i> to clear the account £ . 28. 1. 7 d . the whole Debts being	405—
Dito 20.	Assigned <i>Andrew Hitchcocke</i> upon <i>James Wilkinson</i> , of whom he receiveth (les £ . 3. 6. 8 d . being forbearance of 250 £ . paid 2 months before the time) the summ of	51.6.8
	<i>Diego del Varino</i> ordereth me to pay unto <i>Pedro del Varino</i> , such monies as are in my hands for his account: unto whom I deliver an Assignment upon <i>Randoll Rice</i> for £ . 161. 4. 9. d . the rest I pay to <i>Pedro</i> ; and then receive of the said <i>Randoll</i> to clear account, his whole Debt being	446-1 5
	Sold to <i>Andrew Hitchcocke</i> to pay 100 £ . Ready-money, these Wares following received in date 29. <i>March</i> . 160 Pieces of Figs, poize 40 C. at 45 £ . — £ . 90. } .. 4 Bales of Pepper, poize 1468 lb. at 17 d . — £ . 103. 19. 8. } The remainder at 6 months.	193 19 8

End of the Waste-book
A.

ANNO 1634. in
London.

T H E

THE
JOURNAL

Appertaining to the
Former Waste-Book:

ANNO 1634.

IN
LONDON.

1. **C**ash Debitor to Stock £. 1000. 15 s. 7 d. for sundry Coins of Gold & Silver, remaining by conclude of former book, viz.

200 Pieces, at 22 s. per Piece. ———— £. 220. —.

200 Pieces, at 20 s. per Piece ———— £. 200. —.

800 Estates Dollers, at 4 s. 6 d. ———— £. 180. —.

300 Double-Pistolets, at 26 s. ———— £. 390. —.

And in White-money of sundry sorts ———— £. 10. 15. 7.

1000 15 7

2. **Wares** Debitor to Stock £. 477. 10 s. for 60 Leeds Dozens, and 90 Kerfies, remaining in the Ware-house unfold, viz.

60 Leeds Dozens, rated at £. 3. 12 s. ———— £. 216. —.

40 Kerfies, N^o K. ———— at £. 2. 17 s. ———— £. 114. —.

50 Dito—N^o R. ———— at £. 2. 19 s. ———— £. 147. 10. —.

477 10 —

3. **Kettles** Debitor to Stock £. 55. — 6 d. for 5 Barrels unfold, being of N^o weight, and price, as followeth.

N^o 320. poize. 2. 3. 26 lb. tarr. 23 lb.

319. — 2. 2. 18. ———— 21.

318. — 2. 1. 21. ———— 22.

317. — 2. — 17. ———— 19.

316. — 1. 3. 5. ———— 17.

Grosse 12. — 3 lb. tarr. 3 q^{rs}. 18 lb.

Neat C. 11. — 13 lb. at £. 4. 19 s. per C. ————

55 — 6

4. **Jean du Boys** at Roan, my account Currant Debitor to Stock £. 240. for w. 800. due to me in Ready-money by foot of account, dated there 15 of December, for sold Wares: producing here at 72 s. per w. unto ————

240 —

5. **Jacob Symonson** at Amsterdam my account by him in company Debitor to Stock £. 229. for gl. 2290. remaining in his hands, to be by him employed for my company Stock; the same at 33 s. 4 d. is here ————

229 —

6. **Dito Jacob** his account of Couchaneille, Debitor to Stock £. 4. 17. 8 d. for charges done at the receipt of 3 Barrels of Meffica. N^o and Hollands weight, viz.

N^o 1. poize 210 lb. tarr. 17 lb.

2. poize 179. ———— 15.

3. poize 196. ———— 19.

Charges at the receipt, as by my former book ————

3 17. 8

7. **Stock** Debitor to Jacob Symonson at Amsterdam his account Currant £. 150. for so much Ready-money of his resting in my hands, to be employed by me for his company Stock; by the which I am to add $\frac{1}{3}$ more: his summ is ————

150 —

The 4. day of January 1633.

8. **Voyage** to Amsterdam consigned to Jacob Symonson, Debitor to George Pinch-back at Plymouth £. 360. for 100 Leeds Dbzens, according

2) Anno 1633. Jan. 4. in London.

according to my order shipt in the *Night-glass* of *Amsterdam*, Mr. *John Peeterfon*; and sent them to the said *Jacob* to sell for my account; cost as per Invoice No 4. with all charges

3 . 9. *George Pinch-back* Debitor to Cash £. 144. for $\frac{2}{3}$ of the dozens paid by him in Ready-money; the which I now by his order
1 . pay here to *John Joyner*: the rest is to stand out 6 months; my payment is

3 . 10. *Jacob Symonson* at *Amsterdam* my account of Ready money, debitor to *Jean du Boys* at *Roan* my account Currant £. 120.
2 . for w. 400. remitted in his own Bills: dated there 22. of *December*; exchange at 123 d. are gl. 1230. payable at usance to the said *Jacob* by himself, the remise at 72 d. sterl. produceth here

The 9. day of January. 1633.

4 . 11. *Kersses in Company*, being $\frac{1}{3}$ for *Jacob Symonson*, and $\frac{2}{3}$ for
4 . me, Debitor to *James Wilkinson* £. 180. for 60 Pieces bought of him; part thereof to stand out 2 months: the whole at 3 p. per Piece, are

4 . 12. *James Wilkinson* Debitor to Cash £. 120. for $\frac{2}{3}$ of the whole
1 . paid him in part payment, being

2 . 13. *Jacob Symonson* his account Currant, Debitor to dito *Jacob*
5 . his account by me in company £. 40. for his $\frac{1}{3}$ part of the 120 p. paid by me; his Stock standing at present upon the Credit of his account Currant, from whence I draw the same, when I pay money for the companies use; his part now paid is

The 13. day of January. 1633.

5 . 14. *Jean du Boys* my Interest account, debitor to dito *Jean* my
2 . account Currant £. 120. for w. 400. by him desired upon *Deposito*, whereunto I condescend: the principal at 72 d. produceth here

5 . 15. *Dito Jean* Debitor to Interest-reckoning £. 3. 4 s. for w. 10.
40 sous, forbearance of the principal for 4 months at 8 per C. is at 72 d. here

4 . 16. *Kersses in Company*, being $\frac{1}{3}$ for *Jacob Symonson*, and $\frac{2}{3}$ for
1 . me, Debitor to Wares £. 270. for 90 Pieces of my own, brought into the company at 3 p. per Piece Ready-money, producing

2 . 17. *Jacob Symonson* his account Currant, Debitor to dito *Jacob*
5 . his account by me in company £. 90. for his $\frac{1}{3}$ of the 270 p. by me brought into the company, being

The 17. day of January. 1633.

18. *Voyage to Lisborn*, configned to *Diego del Varino*: being in company

£ s d

360

144

120

180

120

40

120

3 4

270

90

Anno 1633. Jan. 17. in London.

(3)

£ 5 8

5 . company $\frac{3}{4}$ *Randoll Rice*, and $\frac{1}{4}$ for me debtor to *Randoll Rice*
6 . his account Currant £. 566. 13. 4 $\frac{1}{2}$. for 100 double Sayes, shipt
thither in the *White Lion*, Mr. *Jonas Jackson*, to be sold for our
account; cost him ready-money, with all charges aboard, as by
the account from him

566 13. 4

6 . 19. *Randoll Rice* his account Currant, Debitor to *Randoll*
6 . *Rice* his account by me in company £. 340. for his $\frac{3}{4}$ of the said
566£. 13 $\frac{1}{2}$. 4 $\frac{1}{2}$. carried to stand out till it be received again

340

The 23. day of January. 1633.

6 . 20. *Jean du Boys* at *Roan*, for company *Randoll Rice* $\frac{3}{4}$, and
6 . $\frac{1}{4}$ for me, our account Currant, Debitor to *James Wilkinson* £. 564.
4 . 1. 5 $\frac{1}{2}$. for w. 2148. 50. 6 $\frac{1}{2}$. remitted him; being product of the
£. 566. 13. 4 $\frac{1}{2}$. above; Provision at $\frac{1}{2}$, and Brokage at $\frac{1}{8}$ deduc-
ted: payable in *Roan* by *Josias Jeffery* at usance: the value agreed
upon here with *James* aforesaid; my remise at 63 $\frac{1}{2}$. is

564. 1. 5

7 . 21. Profit and Loss in Company $\frac{3}{4}$ for *Randoll Rice*, and $\frac{1}{4}$ for
7 . me, debtor to Profit and Loss proper £. 2. 11. 11 $\frac{1}{2}$. for Brokage
of the said remise at $\frac{1}{8}$ per Cent. being £. 564. 15. 7 $\frac{1}{2}$. is—£. 14. 2.
And for my Provision of £. 566. 13. 4 $\frac{1}{2}$. at

$\frac{1}{2}$ per Centum, producing ———— £. 1. 17. 9.

.. 2 11 11

6 . 22. *Randoll Rice* his account Currant Debitor to dito *Ran-*
6 . *doll* his account by me in company £. 225. 12. 7 $\frac{1}{2}$. for my $\frac{3}{4}$,
£. 564. 1. 5 $\frac{1}{2}$. now remitted, and are my part of the Sayes stand-
ing in Credit of the said account Currant: being

225 12. 7

7 . 23. Dito *Randoll* my Interest-account debtor to *Randoll* his
6 . account by me in company £. 112. 16. 3 $\frac{1}{2}$. for the difference be-
tween £. 225. 12. 7 $\frac{1}{2}$. laid out as above for me; and £. 338. 8. 10 $\frac{1}{2}$.
his $\frac{3}{4}$ in this remise: which difference I disburse for him to make
his summe compleat, being

112 16. 3

5 . 24. Dito *Randoll* upon Interest, debtor to Interest-reckoning
£. 2. 5. 2 $\frac{1}{2}$. for 3 months forbearance of £. 112. 16. 3 $\frac{1}{2}$. at 8 per
Cent. is

2. 5. 2

The 30. day of January. 1633.

3 . 25. *George Pinch-backe* Debitor to Kettles £. 75.—8 $\frac{1}{2}$. for 5
2 . Barrels, N^o Weight, and Tarre, as in the 3. parcell: amounting
at £. 6. 15 $\frac{1}{2}$. per C. Ready-money, unto

75 —. 8

3 . 26. Dito: Debitor to Cash £. 135. 19. 8 $\frac{1}{2}$. for so much paid
1 . him which was to stand out 6 months: the Accommodation is—

135 19. 8

3 . 27. Dito: Debitor to Interest-reckoning £. 4. 19. 8 $\frac{1}{2}$. for
5 . $5\frac{1}{2}$ months discount of £. 216. at 8 per C. paid before the time—

. 4 19. 8

James

An. 1633. Feb. 9. in London.

Fol. (4

£ s d

	28. James Wilkinson debtor to Jacob Symonson his account of Cuchinelia £. 1580. 10. s. for 3 Barrels of Misteca, N ^o Weight: viz.		
4.	N ^o 1. poize 217 lb. tarr. 19 lb. English		
	2. ——— 183. ——— 16 lb. English		
3.	3. ——— 200. ——— 20 lb.		
	Groile ——— 600. lb. tarr. 55 lb. Netto. 545 lb. at 58 s per pound Ready-money, produceth	1580	10
2.	29. Jacob Symonson his account Currant, debtor to James Wil-		
4.	kinson £. 956. 8. 7 d. for that the said James (his own due of £. 624. 1. 5 d. being deducted) by order of the said Jacob, detaineth it in his own hands: the remainder being	956	8. 7
3.	30 Dito Jacob his account of Cuchanelia, debtor to Cash £. 5.		
1.	5. 4 d. for Brokage of £. 1580. 10 s. at $\frac{1}{2}$ per C. is	5	5. 4
7.	31. Dito Jacob his Cuchineille debtor to Profit and Loss £. 31. 12. 2 d. for my provision of £. 1580. 10 s. at 2 per C. being	31	12. 2
3.	32. Dito Cuchineille debtor to Jacob Symonson his account Currant £. 1539. 14. 10 d. for the neat proceed of sales, with 11 lb. advance upon English weight, producing here, charges, and provision deducted, the summ of	1539	14 10
The 17. day of February. 1633.			
2.	33. Jacob Symonson his account Currant debtor to dito Jacob my account of Ready-money £. 110. 17. 2 d. for gl. 1224. 19. 8 pen. drawn by him upon me for his account; the value of himself, in Bills dated the 20 passado; payable here at usance by, and unto my self for my account (Brokage, and his Provision deducted) exchange at 36 s. 10 d. produceth here	110	17. 2
7.	34. Profit and Loss debtor to Jacob Symonson my account of Ready-money £. — 10. 1 d. for gl. 5. — 8 pen. by him detained for		
3.	Brokage and Provision; being at 33 s. 4 d.	10	1
The 21. day of February. 1633.			
8.	35. Voyage to Lisborn, consigned to Diego del Varino, being in company $\frac{2}{3}$ for Jacob Symonson, and $\frac{1}{3}$ for me, debtor to Cash, £. 594. for 96 Pieces of Colchester black Bayes, of several sorts and prices, bought of James Wilkinson: the same I have shipt by Captain Solomon's conduct to the said Diego, to sell for our company account: my payment is	594	
2.	36. Jacob Symonson his account Currant debtor to dito Jacob his account by me in company £. 396. for his $\frac{2}{3}$ of my payment of the said Bayes, and charges, which he is to allow me present money; being	396	

Jacob

An. 1633. Feb. 27. in London. (5) L. 5. 0

2 . 37. *Jacob Symonson* his account Currant, Debitor to *Kerfies*
4 . in company $\frac{1}{3}$ for him, and $\frac{2}{3}$ for me $\text{£} 637. 10 \text{ s.}$ for 150 Pieces
5 s. Ready-money ————— 637 10 —

5 . 38. *Dito*, his account by me in company, Debitor to *dito* his
2 . account Currant $\text{£} 212. 10 \text{ s.}$ for his $\frac{1}{3}$ of the principal made
good against his charge; being ————— 212 10 —

1 . 39. Cash Debitor to *Jacob Symonson* his account Currant $\text{£} 328.$
2 . 10 s. 11 d. received of *James Wilkinson* to clear the account Cur-
rant of the said *Jacob*, to this day: the receipt is ————— 328 10 11

The 5. day of March. 1633.

8 . 40. *Jacob Symonson* my account of Time, Debitor to Voyage
3 . to *Amsterdam*, consigned to *dito Jacob* $\text{£} 286. 2. 6 \text{ s.}$ for sales of
60 dozens, as by his Letters dated the 20 passado, viz.
To *Simon Sweeting* 30 Pieces at $\text{gl. } 45. 7. 8 \text{ pen.}$
per Piece, Ready-money, are ————— $\text{gl. } 1361. 5.$
To *Leonard Lodder* 30 Ps. at $\text{gl. } 50.$ for 6 months — $\text{gl. } 1500. —.$
 $\text{gl. } 2861. 5 \text{ stuy.}$ Exchange at 33 sh. 4 d. is here ————— 286. 2. 6

3 . 41. *Dito Jacob* my account of Ready-money, Debitor to my
8 . account of Time $\text{£} 136. 2. 6 \text{ s.}$ for $\text{gl. } 1361. 5 \text{ stuy.}$ by him recei-
ved; reduced at 33 sh. 4 d. maketh here ————— 136. 2. 6

8 . 42. *Dansicke-Exchange* in company for *Arthur Mumperson*
3 . there, and me, each $\frac{1}{2}$ Debitor to *Jacob Symonson* my account
of Ready-money $\text{£} 136.$ for 1722 Florins, 20 gros, according to
my order remitted to run upon exchange between the said *Ar-*
thur and me $\frac{1}{2}$ gain and loss: payable 14 days after sight by
George Gregory, the value delivered the 24 passado to *Peter Ja-*
cobss. at 228 gros, each $\text{£} \text{Flem.}$ his payment is $\text{gl. } 1360.$ are here
at 33 sh. 4 d. ————— 136 —

The 13. day of March. 1633.

8 . 43. *Dansicke-Exchange* in company for *Arthur Mumperson*
1 . there, and me each $\frac{1}{2}$, Debitor to Cash $\text{£} 200.$ for 2666 Florins.
20 gros, remitted in Bills of *Steden Jourdan*; payable after 16
days sight by *Herman Helder*; at 240 gros for 12 sh. my pay-
ment is ————— 200 —

4 . 44. *Kerfies in Company* $\frac{1}{3}$ for *Jacob Symonson*, and $\frac{2}{3}$ for me, de-
1 . bitor to Cash $\text{£} 2. 2. 6 \text{ s.}$ for Brokage of $\text{£} 637. 10 \text{ s.}$ at $\frac{1}{3}$ per C. are — 2. 2. 6

7 . 45. *Dito*, To Profit and Loss $\text{£} 128. 5 \text{ s.}$ for the ensuing particu-
lars, viz. for Ware-house-room of 150 Ps. at 2 d. — $\text{£} . 1. 5. —$
For my provision of Sales at 2 per Centum — $\text{£} 12. 15. —$
For my $\frac{2}{3}$ gains of $\text{£} 171. 7. 6 \text{ s.}$ produceth — $\text{£} 114. 5. —$
128. 5 —

5 . 46. *Dito*, To *Jacob Symonson* his account by me in company $\text{£} 57.$
2. 6 d. for his $\frac{1}{3}$ of $\text{£} 171. 7. 6 \text{ s.}$ gained by the said *Kerfies*, being — 57. 2. 6
L Jacob

6) An. 1633. March 13. in London.

8 . 47. Jacob Symonson his account of Cambrix-cloth, debitor
1 . to Cash £. 4. 7 ⁸. for charges done at the receipt of 60 Pieces, re-
ceived by Shipper John Claeson, to sell for the account of dito
Jacob: custome, freight, and other charges appearing in my
book of petties, are

4.7—

9 . 48. Jacob Symonson at Amsterdam for company Randall Rice
6 . ³/₅, and ²/₅ for me, Debitor to Jean du Boys at Roan, for company
Randall Rice ³/₅, and ²/₅ me £. 300. for 1000 ^w. by dito Jean remit-
ted for company use; payable at ¹/₂ usance by Peter Prat in Bills
of Darius de Butts: dated the 25. passado, his remise at 124 ⁸.
are gl. 3100. and here at 72 ⁸.

300—

The 21. day of March. 1633.

2 . 49. Jacob Symonson his account Currant, Debitor to Wares
1 . £. 300. for 60 Leeds Dozens, sold and shipt to him by John Clae-
son: price 5 ^p. per Piece at 1 months time, produceth

300—

2 . 50. Dito to Cash for charges, as by my book of petties at large
1 . appeareth, are

9.7.6

9 . 51. Figs in Company ¹/₂ for Randall Rice, and ¹/₂ me, Debitor to
9 . Diego del Varino at Lisborn, for company of dito Randall ³/₅, and
²/₅ me, our account of Ready-money £. 426. 4. 6 ⁸. for 1576 Pieces
received by Shipper Jonas Jackson for our company account;
which cost him there Ready-money, with charges, 681 ⁰. 960
Reaze, reduced at 400. for 5 ⁸. are

426.4.6

1 . 52. Dito Figs Debitor to Cash £. 8. 7. 9 ⁸. for freight, custome
and other particulars, as by my book of Petties

.8.7.9

6 . 53. Randall Rice his account Currant, Debitor to dito his ac-
6 . count by me in company, for his ³/₅ of the charges, which are—

5—.8

4 . 54. James Wilkinson Debitor to Promise-reckoning £. 314. 3.
10 . 4 ⁸. for a bargain of 10 chests of Sugar bought of him; coming
as by the tenour of his Advice-letter from Lisborn; the weight
C. 51. 3. 4 ^{lb}. which I am to receive, according to the Invoice;
free of all charges here, the known weight at 13 ⁸. per pound,
is

314.3.4

The 29. day of March. 1634.

10 . 55. Hendrick vander Linden ¹/₂, John van Does ¹/₂, Jaques
1 . Reinst ¹/₃, their account of commodities Debitor to Cash, £.—.
12. 5 ⁸. for portage by me paid upon the Receipt of the ensu-
ing goods received from the hands of James Wilkinson, to sell
for account of the above-named Company; all other char-
ges are by him defrayed: the particulars of the commodities
are,

160 Pieces

Anno 1633. March 29. in London. (7) L 5 8

160 Pieces of Figgs.
 . 15 Butts of Allegant.
 . . 4 Bales of Pepper, poize 1468 lb.
 The Portridge onely paid by me, is

12. 5

10. 56. Hendrick vander Linden $\frac{1}{2}$, John van Does $\frac{1}{2}$, Jaques
 10. Reynst $\frac{1}{3}$, their account of Ready-money, debtor to dito com-
 pany their account of commodities £ . 12. 5 d . for the charges
 thus carried, because they are to repay me present money

12. 5

3. 57. George Pinch-backe debtor to Dansick-Exchange in com-
 8. pany for Arthur Mumperson there; and me each $\frac{1}{2}$ £ . 401. 15. 8 d .
 for 5000 Florins remitted me in Bills of Robert Brames, dated
 the 2. present, payable at 10 days sight by dito George, exchange
 at 224 gros, is here

401 15. 8

9. 58. Jacob Symonson for the company of Randoll Rice $\frac{3}{5}$, and $\frac{2}{5}$
 6. me, debtor to Jean du Boys for company of dito Randoll $\frac{3}{5}$, and
 $\frac{2}{5}$ me, £ . 342. 1. 9 d . for w . 1140. 17. 8 d . remitted in full of ac-
 count for dito company; payable by Peter du Boys at usance:
 the value in his own Bills dated the 28. of February: exchange at
 123 d . are £ . 3506. 8 d . the remise at 72 d . is here

342. 1. 9

7. 59. Profit and Loss in company $\frac{3}{5}$ for Randoll Rice, and $\frac{2}{5}$ for
 6. me debtor to Jean du Boys for dito company £ . 2. 11. 3 d . for
 these particulars following: viz.

Brokage of w . 1141. 40. 9 d . at $\frac{1}{8}$ per C. w . 1. 23. 1.
 Provision of w . 1148. 50. 6 d . at $\frac{1}{8}$ per C. w . 7. 9. 9.
 w . 8. 32. 10 d . at 72 d . per w . are here

2 11. 3

The 7. day of April 1634.

10. 60. Silver debtor to Jean du Boys my account Currant £ . 560.
 2. 17 s for w . 1869. 23. 4 d . costs and charges of 8 Barres received by
 the Star of Amsterdam for my account: weighing as per Invoice
 219 M. 40 c . at 22 livres, 6 sous per Mark, are liv. 5608. 10 sous
 reduced at 2 sh. per livre, are

560 17

10. 61. Dito to Cash for custome and other charges, as by the
 book of petties at large appeareth, being

4. 7. 2

2. 62. Jean du Boys my account Currant, debtor to dito Jean
 5. my Interest-account £ . 123. 4 s . for w . 410. 40 sous, by him de-
 tained upon Deposito since the 4. of January, compared with the
 14. thereof, and now due, being

123. 4

10. 63. Promise-reckoning debtor to James Wilkinson £ . 250. con-
 4. descended at 8 per Cent. for 4 months to let him have at Deposito---

250

8. 64. Dansick-exchange $\frac{1}{2}$ in company for Arthur Mumperson
 2. there, debtor to Jacob Symonson at Amsterdam his account Cur-
 rant £ . 309. 7. 6 d . for 3987 Florins, 15 gros; remitted him in
 Bills of my self, payable 19 days after sight by Hendrick Holster
 for the account of dito Jacob at 232 gros: my remise is

309. 7. 6

8) An. 1634. April 7. in London.

8 .	3 .	65. <i>Danſick-Exchange</i> in company $\frac{1}{2}$ for <i>Arthur Mumperson</i> there, Debitor to <i>Jacob Wilkinſon</i> , I ſay, to <i>Jacob Symonſon</i> my account of Ready-money £. 148. — . 6 d. for 1907 Florins, 26 gro, remitted him in mine own Bills, exchange at 232 gros; payable 25 days after ſight by <i>Hendricke Holſter</i> for <i>Jacob Symonſon</i> upon my account: being the product of 30 Dozens, as in the 5 paſſado; diſcounted at 8 per C. for 2 months: the remiſe are $\text{gl. 1480. 5 ſtup. at 33 \text{ſ.} 4 \text{d.}$ is here	148— .6
3 .	8 .	66. <i>Jacob Symonſon</i> my account of Ready-money, debitor to dito <i>Jacob</i> my account of Time £. 150. for the gl. 1500. as in <i>dato</i> 5 paſſado, diſcounted at 8 per C. for 2 months, is at $33 \text{ſ.} 4 \text{d.}$ —	150—
4 .	3 .	67. <i>Voyage to Amſterdam</i> , conſigned to <i>Jacob Symonſon</i> , Debitor to dito <i>Jacob</i> my account of Ready-money $\text{£. 1. 19 \text{ſ.} 6 \text{d.}}$ for 19 gl. 15. ſtup. diſcount of the 1500 gl. at time, and price as above, being at $33 \text{ſ.} 4 \text{d.}$. 1 19 .6
The 15. day of April. 1634.			
10 .	9 .	68. <i>Voyage to Antwerp</i> , conſigned to <i>Thomas Truſt</i> , being for company <i>Randoll Rice</i> $\frac{3}{5}$, and $\frac{2}{5}$ for me, debitor to <i>Jacob Symonſon</i> for dito company $\text{£. 1104. 12 \text{ſ.}}$ and is for the enſuing commodities bought $\frac{3}{4}$ Ready-money, and $\frac{1}{4}$ at 2 months: the ſame he hath ſent their 4 preſent to the ſaid <i>Thomas</i> , to ſell for our company account; the particulars are: viz. 30 Butts of Serreſe at 40 £. Flem. ——— £. 1200. .8 Bales of Pepper, weight 2720 lb. at 25 d. £. 283. 6. 8. 19 Laſt 24 M. 3 ſchep. of Wheat, at 60 gg. ——— £. 316. --. More, for his charges, and proviſion, as by his account £. 41. 13. 4. $\text{£. 1841. Flem. reduced at } \frac{3}{5} \text{ £. are in ſterl.}$ ———	1104 12—
11 .	5 .	69. <i>Diego del Varino</i> at <i>Liſborn</i> , for company of <i>Randoll Rice</i> $\frac{3}{5}$ and $\frac{2}{5}$ for me; our account of Time, debitor to <i>Voyage to Liſborn</i> , conſigned to dito <i>Diego</i> for the ſaid company $\frac{3}{5}$ and $\frac{2}{5}$ £. 605. for the ſale of 100 double Sayes, as by his Letters dated the 17. paſſado, ſold to <i>Pedro del Canzo</i> , at 22 per Piece, viz. 73 Pieces Ready-money, produceth ——— Duck. 1606. 27 Pieces to ſtand out 2 months, are ——— Duck. 594. Duckets 2200. at 440 Reaze per Ducket, are 968 $\text{O. 000. Reaze. Reduced at 66 \text{d. per Ducket, are here}$ —	605—
9 .	11 .	70. <i>Dito Diego</i> for company $\frac{3}{5}$ and $\frac{2}{5}$, our account of Ready-money, debitor to <i>Diego</i> for the ſame company; our account of Time $\text{£. 441. 13 \text{ſ.}}$ for 706 O. 640 Reaze, received for the 73 Pieces, which we are to have preſent money, being —	441 13—
2 .	7 .	71. <i>Jacob Symonſon</i> my account by him in company debitor to Profit and Loſs £. 50. for gl. 500. gained for my part by our company Stock, begun in <i>July 1633. the ſumm at 33 \text{ſ.} 4 \text{d.} is —</i>	50—
11 .	11 .	72. <i>Amſterdam-Exchange</i> being, I ſay, <i>Andrew Hitchcocke</i> , debitor to <i>Amſterdam-exchange</i> , being in company for <i>Jacob Symonſon</i>	

Anno 1634. April 15. in London. (9

£. s. d.

son and me each $\frac{1}{2}$ £. 504. 19. 6 $\frac{1}{2}$. for gl. 5580. being gl. 2290. my first laid-in Principal: 500 gl. gains, and 2790 gl. his part: remitted me at 36 $\frac{1}{2}$ 10 $\frac{1}{2}$. in Bills of *Peter Snap* dated their 3. present: payable at usance by the before-named *Andrew*; appointed onely to run upon Exchange for company use: the same Exchange deducted, produceth gl. 5049. 15 stuy. at 33 $\frac{1}{2}$ 4 $\frac{1}{2}$. is —

504 19. 6

11. 73. *Amsterdam Exchange* $\frac{1}{2}$ in company for *Jacob Symonson* debtor to *Jacob Symonson* his account by me in company £. 279. for his $\frac{1}{2}$ of the remise due to him, exchange at 33 $\frac{1}{2}$ 4 $\frac{1}{2}$. is here—

279 —

2. 74. *Dito Exchange* debtor to *Jacob Symonson* my account by him in company £. 279. for gl. 2790. my $\frac{1}{2}$ of the remise due to me is at 33 $\frac{1}{2}$ 4 $\frac{1}{2}$.

279 —

The 22. day of April. 1634.

2. 75. *Jean du Boys* my account Currant debtor to *George Pinch-backe* £. 393. 13. 6 $\frac{1}{2}$. for w. 1499. 43. 4 $\frac{1}{2}$. drawn upon me (including 41 w. for Brokage and provision of Traict and Silver) in Bills dated their 23. of *March*: payable at $\frac{3}{4}$ usance; exchange at 63 $\frac{1}{2}$. are here

393 13. 6

10. 76. *Silver* debtor to *Jean du Boys* my account Currant £. 12. 6 $\frac{1}{2}$. for 41 w. due to him for Brokage, and provision of Exchange and Silver, is here at 72 $\frac{1}{2}$.

12. 6 —

1. 77. *Cash* debtor to *George Pinch-backe* £. 9. 11. 2 $\frac{1}{2}$. received of him to clear the parcell, provided 29 $\frac{1}{2}$. is included, being forbearance of my money; the receipt is

. 9 11. 2

3. 78. *George Pinch backe* debtor to Interest-reckoning £. 1. 9 $\frac{1}{2}$. for allowance-money agreed upon, being

. 1. 9 —

12. 79. *Arthur Mumperson* at *Dansicke* my account by him in company debtor to *Dansicke-exchange* $\frac{1}{2}$ in company for *dito Arthur* £. 413. 11. 9 $\frac{1}{2}$. for 5284 Florins, 21 gros, remitted him in mine own Bills, to be there imployed for my part of Stock now erected: by which he is to lay in the like sum; this being payable at sight, by, and unto himself for our company account at 230 gros: the remise is here

413 11. 9

8. 80. *Dansicke-exchange* $\frac{1}{2}$ in company for *Arthur Mumperson* there, debtor to *Arthur Mumperson* my account by him in company £. 10. 19. 8 $\frac{1}{2}$. for 140 Florins 10 gros, 5 pinninghen (of 18 to a gros) remitted him in mine own Bills, being his part of company gains here: the value discountable at sight in his own hands; exchange at 230 gros, is here

10 19. 8

7. 81. *Dito Exchange* debtor to Profit and Loss for my gains—

10 19. 9

The 30. day of April. 1634.

82. *Jacob Symonson* for company of *Randoll Rice* $\frac{3}{5}$, and $\frac{2}{5}$ me, debtor

10) Anno 1634. April 30. in London.

		£	ₛ	ḡ
9 . 11 .	debitor to <i>Andrew Hitchcocke</i> £. 158. 4. 9 ḡ. for gl. 1740. 12 stuy. ordered me upon sight of his Letter to pay to the said <i>Andrew</i> , being part of bought Wares for dito company, as in the 15. present; exchange at 36 ḡ 8 ḡ. is here	158	4	9
6 . 6 .	83. <i>Randoll Rice</i> his account Currant, Debitor to dito <i>Randoll</i> his account by me in company £. 94. 18. 10 ḡ. for his $\frac{3}{5}$ of the said Exchange paid <i>Andrew Hitchcocke</i> , being	94	18	10
4 . 11 .	84. <i>James Wilkinson</i> Debitor to <i>Andrew Hitchcocke</i> £. 250. by my order paid to <i>John Sharpe</i> for the use of the said <i>James</i> : being promised him upon <i>deposito</i> the 7. present, the ordered summ is—	250		
5 .	85. <i>Dito</i> to Interest-reckoning £. 6. 13. 4 ḡ. for the forbearance of the said 250 £. the time of 4 months at 8 per C. is		6	13.4
10 .	86. <i>Dito</i> to Promise-reckoning £. 250. for the performance of the Promise made the 7. present, being	250		
11 . 5 .	87. <i>Andrew Hitchcocke</i> Debitor to Interest-reckoning £. 2. 11. 8 ḡ. for £. 96. 14. 9 ḡ. detained upon Interest, being the Remainder of an Exchange, as in the 15. present; the forbearance of which at 8 per C. for 4 months produceth		2	11.8
The 8. day of May. 1634.				
4 . 10 .	88. <i>James Wilkinson</i> Debitor to Promise-reckoning £. 200. for our agreement of the said value for <i>Andrew Hitchcocke's</i> use at 8 per C. for 4 months, upon mine own Bond: the summ is	200		
1 . 9 .	89. <i>Cash</i> Debitor to Figs in company $\frac{3}{5}$ <i>Randoll Rice</i> , $\frac{2}{5}$ me £. 525. for 1500 Pieces sold to <i>George Pinch-backe</i> at 7 ḡ. per Piece; my Receipt is	525		
6 . 6 .	90. <i>Randoll Rice</i> his account by me in company, Debitor to dito <i>Randoll</i> his account Currant £. 315. for his $\frac{3}{5}$ of the received summ for Figs, being	315		
6 . 7 .	91. <i>Dito</i> His account Currant Debitor to <i>Randoll</i> my Interest-account £. 115. 1. 5 ḡ. being for Money paid for him upon company-account the 23. of <i>January</i> : the summ now due is with Interest—	115	1	5
1 .	92. <i>Dito</i> His account Currant debitor to <i>Cash</i> £. 99. 19. 1 ḡ. paid to the said <i>Randoll</i> in full of £. 315. due upon this sale, the summ is	99	19	1
4 . 3 .	93. <i>Jacob Symonson</i> my account of Ready-money Debitor to Voyage to <i>Amsterdam</i> , consigned to the said <i>Jacob</i> £. 200. for sale of 40 Dozens, sold to <i>Jasper Cop</i> for Ready-money; producing at 50 gl. per Piece to gl. 2000. are at 33 ḡ. 4 ḡ.	200		
11 . 3 .	94. <i>Andrew Hitchcocke</i> Debitor to <i>Jacob Symonson</i> my account of Ready-money £. 171. 8 ḡ. 4 ḡ. being for a Remise of gl. 1877. in			

Anno 1634. May 8. in London.

(11)

1 5 8

in his own Bills dated there 8. present: payable at usance, exchange 36⁸. 6⁸. is here

171.8.4

4 . 95. Voyage to Amsterdam, consigned to Jacob Symonson, Debitor to Jacob Symonson my account of Ready-money $\text{£} 12. 6^{\text{s}}$.
3 . for $\text{gl} 123$. being Ware-house-room, Brokage and Provision of the said Dozens, is here at 33. 4⁸.

12.6—

The 13. day of May. 1634.

10 . 96. Promise reckoning Debitor to George Pinch backe $\text{£} 338. 6. 8^{\text{s}}$. for the bargain of Sugar agreed upon with James Wilkinson the 21. of March now transported to him, whether more or less; the same he is to pay me 2 months after his receipt: the known weight at 14⁸. per lb. produceth

338.6.8

11 . 97. Amsterdam-Exchange being in company $\frac{1}{2}$ for Jacob Symonson Debitor to Cash $\text{£} 504. 19. 6^{\text{s}}$. for the value at 38⁸. 2⁸. being $\text{gl} 5781. 19$ stuy. remitted him in Bills of Richard Symonson, dated (and omitted to enter) the 27. passado: payable at usance by the said Richard, or Assigns; the here remitted sum at 33⁸. 4⁸. are $\text{gl} 5049. 15$ stuy. my payment produceth here

50419.6

5 . 98. Jacob Symonson his account by me in company, Debitor to Amsterdam-Exchange $\frac{1}{2}$ in company with dito Jacob $\text{£} 289. 1. 11^{\text{s}}$. And is for his $\frac{1}{2}$ of the exchange now remitted to him, being at 33⁸. 4⁸.

289.111

2 . 99. Jacob Symonson my account by him in company, Debitor to Amsterdam-exchange $\frac{1}{2}$ in company with dito Jacob $\text{£} 289. 1. 11^{\text{s}}$ for my $\frac{1}{2}$ of the gl . now remitted, being $\text{gl} 2890. 19. 8$ pen. and are at 33⁸. 4⁸. here

289.111

The 22. day of May. 1634.

11 . 100. Andrew Hitchcocke Debitor to James Wilkinson $\text{£} 205. 6. 8^{\text{s}}$. whereof mine Assignment is 200 £ . and $\text{£} 5. 6. 8^{\text{s}}$. for Interest due to the said James: I being bound for Andrew; the whole is—

205.6.8

10 . 101. Promise-reckoning Debitor to James Wilkinson $\text{£} 200$. for accomplishing the sum promised the 8. present; being

200—

3 . 102. George Pinch-backe Debitor to James Wilkinson $\text{£} 471. 5^{\text{s}}$. for 15 chests of Sugar delivered the said George, poize 77. C.2. 20 lb. producing at 13⁸. per pound to

471.5—

7 . 103. Dito George Debitor to Profit and Loss $\text{£} 36. 5^{\text{s}}$. for advance upon my bargain at 1⁸. per pound, produceth

36.5—

10 . 104. Dito George Debitor to Promise-reckoning $\text{£} 338. 6. 8^{\text{s}}$. for the performance of my Promise made the 13. present, accomplished now by James Wilkinson with an over-plus, the sum was—

338.6.8

105. James

12) *An. 1634. May 22. in London.*

4 .	105. <i>James Wilkinson</i> Debitor to Silver $\text{£} 574. 1. 1\text{d.}$ for 8	
10.	barres, weighing 1733 oz. delivered, and part discounted a-	
	gainst Sugar, the Silver at 6 $\text{£. } 7\frac{1}{2}\text{d.}$ produceth — — —	574. 1. 1
1 .	106. <i>Cash</i> Debitor to <i>James Wilkinson</i> $\text{£} 102. 16. 1\text{d.}$ received	
4 .	of him to clear the trucke: the receipt is — — —	102 16. 1
10.	107. <i>Promise-reckoning</i> debitor to <i>James Wilkinson</i> $\text{£} 314. 3. 4\text{d.}$	
4 .	for his performance of agreement made <i>March 21</i> , producing — — —	314. 3. 4
<i>The 31. day of May. 1634.</i>		
9 .	108. <i>Figs in Company</i> $\frac{2}{3}$ for <i>Randoll Rice</i> , and $\frac{1}{3}$ for me debitor	
9 .	to <i>Diego del Varino</i> for the company of dito <i>Randoll</i> $\frac{2}{3}$, and $\frac{1}{3}$ me,	
	$\text{£} 154. 11. 6\text{d.}$ for 572 Pieces received by <i>John Thomson</i> Shipper,	
	being in full of Sayes sold for our account; the same cost there	
	247 C. 320 Reaze, which produce here — — —	154 11. 6
9 .	109. <i>Diego del Varino</i> for the company of <i>Randoll Rice</i> $\frac{2}{3}$, and $\frac{1}{3}$	
11.	for me; our account of Ready-money debitor to dito <i>Diego</i> for the	
	said company, our account of Time $\text{£} 163. 7\text{£.}$ for 261 C. 360	
	Reaze now made good to us in the Figs; and therefore I trans-	
	port the same to the Ready-mony against the received Figs, being —	163. 7 —
5 .	110. <i>Voyage to Lisborn</i> consigned to <i>Diego del Varino</i> , being in	
9 .	company $\frac{2}{3}$ for <i>Randoll Rice</i> , and $\frac{1}{3}$ for me, Debitor to dito <i>Di-</i>	
	<i>ego</i> for the said company, our account of Ready-money $\text{£} 24. 4\text{£.}$	
	for 38 C. 720 Reaze due to him for provision and charges of	
	the whole passage at 4 per C. are here at 400 for 5 £. — — —	24. 4 —
<i>The 7. day of June. 1634.</i>		
12.	111. <i>Diego del Varino</i> at <i>Lisborn</i> his account of fruits, Debitor	
12.	to <i>Diego</i> his account of <i>Cash</i> $\text{£} 25. 10. 7\text{d.}$ for charges done at	
	the receipt of 270 Fraills of Figs; and 300 Pieces of <i>Raisons So-</i>	
	<i>lis</i> , received by <i>John Thomson</i> Shipper, to sell for the account of dito	
	<i>Diego</i> : custome, freight, and other petties, as by my book, are —	25 10. 7
12.	112. <i>Diego del Varino</i> his account of <i>Cash</i> , Dr. to <i>Cash</i> proper	
1 .	$\text{£} 25. 10. 7\text{d.}$ for the charges paid out of my money for him, being —	25 10. 7
9 .	113. <i>Figs in Company</i> $\frac{2}{3}$ for <i>Randoll Rice</i> , and $\frac{1}{3}$ for me, Debi-	
1 .	tor to <i>Cash</i> $\text{£} 23. 8. 9\text{d.}$ for charges done at the receipt of 572	
	Pieces, particulars, as in my book of petties, amount unto —	23. 8. 9
9 .	114. <i>Jacob Symonson</i> for company $\frac{2}{3}$ <i>Randoll Rice</i> , and $\frac{1}{3}$ me,	
11.	Debitor to <i>Andrew Hitchcocke</i> $\text{£} 244. 5\text{£.}$ for $\text{gl. } 2699.$ ordered	
	me upon sight of his Letter to pay unto the said <i>Andrew</i> , being in	
	full of bought Wares for dito company, as in date 15 passado;	
	Exchange at 36 $\text{£. } 16\text{d.}$ is here — — —	244. 5 —
11.	115. <i>Andrew Hitchcock</i> Debitor to <i>James Wilkinson</i> $\text{£} 72. 16. 8\text{d.}$	
1 .	I say, Debitor to <i>Cash</i> $\text{£} 72. 16. 8\text{d.}$ for so much by his order paid	
	unto <i>James Wilkinson</i> to clear the Exchange; my payment is —	72 16. 8
6 .	116. <i>Randoll Rice</i> his account Currant debitor to dito <i>Randoll</i>	
6 .	his account by me in company $\text{£} 146. 11\text{£.}$ for his $\frac{2}{3}$ of my pre-	
	sent	

Anno 1634. June 7. in London. (13)

sent payment for Company use, being 145 11

117. *Thomas Trust* at *Antwerp* for company of *Randoll Rice* $\frac{2}{3}$, and $\frac{1}{3}$ for me, our account of Time, Debitor to Voyage to *Antwerp*, consigned to *dito Thomas* for our company $\frac{2}{3}$, and $\frac{1}{3}$, £. 1515. 7⁸. for the ensuing Wares sold by him: the particulars are, viz.
 10. 8 Bales of Pepper, producing clear Ready-money, as by the account ——— gl. 2753. 9. 4.
 30 Butts of Serrese to *Jaques Gerritson*; part at 2 months, producing (whereof $\frac{2}{3}$ is received) as by the account, clear money ——— gl. 12400. —
 gl. 15153. 9. 4 pen. reduced at 10 gl. or 33⁸. 4⁸. are ——— 1515. 7—

118. *Dito Thomas* for company, as above, our account of Ready-money, Debitor to the said *Thomas* for company R.R. $\frac{2}{3}$, and $\frac{1}{3}$ me, our account of Time £. 1102. — 4⁸. for gl. 11020. 3. 9 pen. by him received of the before entred money, is here ——— 1102 — 4

The 15. day of June. 1634.

119. *Debitors* to *Jacob Symonson* his account of *Cambrix-cloth*. £. 405. for 60 Pieces sold jointly to the ensuing parties, at 6⁸. 15⁸. upon an equal share, at 4 months time: viz.
 4. *James Wilkinson* 20 Pieces ——— £. 135.
 3. *George Pinchback* 20 Pieces ——— £. 135.
 11. *Andrew Hitchcock* 20 Pieces ——— £. 135. ——— 405 —
 8. The Rule in the 244 place is contradicted.

120. *Jacob Symonson* his account of *Cambrix-cloth*, debitor to Cash £. 1. 7⁸. for Brokage of £. 405. at $\frac{1}{3}$ per Centum, is ——— .1. 7—

121. *Dito* to Profit and Loss £. 8. 12⁸. for the ensuing particulars: viz.
 7. For Ware-house-room at 2⁸. per Piece £. — 10. 2
 For Provision of Sales at 2 per C. — £. 8. 2. 5 ——— .8 12—

122. *Dito* to *Jacob Symonson* his account Currant £. 390. 14⁸. for the neat proceed made good there, without my prejudice of Debts, yet standing out upon 4 months time: the sum now transported is ——— 390 14—

123. *Jean du Boys* for company *Randoll Rice* $\frac{2}{3}$, and $\frac{1}{3}$ for me, our account Currant, Debitor to *Thomas Trust* for dito company $\frac{2}{3}$, and $\frac{1}{3}$ our account of Ready-money £. 1092. 17. 10⁸. for gl. 11020. remitted in his own Bills, dated their 2 present: payable by and unto himself; exchange at 121⁸. are w. 3642. 58. 6⁸. and here at 72⁸. ——— 1092 17 10

The 23. day of June. 1634.

124. *Randoll Rice* his account Currant, Debitor to *Diego del Varino* his account of Fruits £. 541. 4⁸. 9⁸. for several sorts sold him, paying £. 380. now the remainder at 2 months, viz. 270 Pieces

14) Anno 1634. June 23. in London.

			l	ſ	d
		270 Pieces of Figs tapnets, poi. 67. C.2. q ^{rs} . at 50 ſ. l. 168. 15.			
		300 Pieces of Raisons Solis, poi. 225. C.3. q ^{rs} . at 33 ſ. l. 372. 9. 9.			
			541	4	9
12.		125. Diego del Varino his account of Cash Debitor to Randall			
6.		Rice his account Currant l. 380. received now in part of the			
		fruits, being	380		
1.		126. Cash Debitor to Diego del Varino his account of Cash, l. 25.			
12.		10. 7 d. and is for so much by me paid the 7. present upon the			
		receipt of his fruits, and now taken back; being	25	10	7
12.		127. Diego del Varino his account of Fruits debitor to dito his			
		account of Cash l. 15. 11. 6 d. for the ensuing particulars, to wit,			
12.		Brokage at 1 d. per Piece			
		Ware-house at 1 d. per Piece			
		Provision of Sales at 2 per C.			
			15	11	6
12.		128. Dito account of Fruits debitor to Diego del Varino his ac-			
		count Currant l. 500. 2. 8 d. for the neat proceed made good there			
		without my prejudice of unreceived Debts; the transport is	500	2	8
1.		129. Cash debitor to Profit and Loss l. 13. 4 ſ. for Ware-			
7.		house-room and provision of fruits, as above; taken out of his			
		Cash, producing	13	4	
6.		130. Randall Rice his account Currant debitor to Amsterdam-			
11.		Exchange for company of Jacob Symonson and me, each $\frac{1}{2}$ l. 530.			
		9. 1 d. for gl. 5781. 19 stuy. remitted me at 36 ſ. 4 d. in Bills of			
		Peter Plomp, dated their 8. present; payable by the said Randall			
		at usance: the same (exchange deducted) produceth gl. 5304.			
		11 stuy. is here at 33 ſ. 4 d.	530	9	1
11.		131. Amsterdam-Exchange for company of Jacob Symonson and			
5.		me each $\frac{1}{2}$, Debitor to Jacob Symonson his account by me in com-			
		pany l. 289. 1. 11 d. for his one half of the now remitted guilders,			
		being at 33 ſ. 4 d.	289	1	11
2.		132. Dito to Jacob Symonson my account by him in company			
		l. 289. 1. 11 d. for gl. 2890. 19. 8 pen. being the moiety of the			
		now remise, at 33 ſ. 4 d. is here	289	1	11
		The 2. day of July. 1634.			
13.		133. Figs in Company $\frac{2}{3}$ for Jacob Symonson, and $\frac{1}{3}$ for me, de-			
8.		bitor to Voyage to Lisborn, consigned to Diego del Varino, be-			
		ing in company for Jacob Symonson $\frac{2}{3}$, and $\frac{1}{3}$ for me l. 785. 13. 4 d.			
		for 2908. Pieces received by Richard Munt in Returns of 96 Bayes			
		sold at 31 Duckets Ready-money; his charges and provision at			
		4 per C. being deducted, produceth here	785	13	4
1.		134. Cash debitor to George Pinch-back l. 485. 6. 5 d. received			
3.		of Isaac Symcock by my Casheer upon the Assignment of dito			
		George in part of his Debt; the Assignment was	485	6	5
		135. Inte-			

Anno 1634. July 2. in London. (15)

5 .	135. Interest-reckoning Debitor to George Pinch-backe £.1.10 ^s .	
3 .	for payment of his money before the Time, I abate of his debt—	1 10 —
13 .	136. Figs in company $\frac{2}{3}$ for Jacob Symonson, and $\frac{1}{3}$ for me, de-	
3 .	bitor to George Pinch-backe £.20. 13. 7 ^d . for charges of 2908	
	Pieces of Figs paid by him for our company use, which I allow	
	back, being — — — — —	20 13 . 7
2 .	137. Jacob Symonson his account Currant Debitor to dito Ja-	
5 .	cob his account by me in company £.13. 15. 7 ^d . for his $\frac{2}{3}$ of the	
	charges by me allowed George Pinch-backe in account, being—	13 15 . 7
11 .	138. Amsterdam-Exchange for company Jacob Symonson, and	
6 .	me, each $\frac{1}{2}$, Debitor to Randoll Rice his account Currant £.530. 9.	
	1 ^d . for gl. 6020. 13 fluy. remitted to Jacob Symonson in full con-	
	clude of our company-exchange, payable at ufance by Daniel	
	Rice, at 37 ^s 10 ^d . the same (exchange deducted) produceth	
	gl. 5304. 11 fluy. and are here at 33 ^s . 4 ^d . — — —	530 . 9 . 1
5 .	139. Jacob Symonson his account by me in company, debitor	
	to Amsterdam-Exchange for company, Jacob and me, each $\frac{1}{2}$ £.301.	
	— 8 ^d . for $\frac{1}{2}$ of the now remitted guilders, at 33 ^s . 4 ^d . is here—	301 — . 8
2 .	140. Dito Jacob my account by him in company, debitor to	
11 .	Amsterdam-Exchange, as above £.301. — 8 ^d . for my $\frac{1}{2}$ of the	
	now remitted gl. being 3010. 6. 8 pen. at 33 ^s . 4 ^d . are here —	301 — . 8
11 .	141. Amsterdam-Exchange for company Jacob Symonson and	
5 .	me, each $\frac{1}{2}$, debitor to Jacob Symonson his account by me in com-	
	pany £.22. — 8 ^d . for gl. 220. 6. 8 pen. gained for his part upon	
	the Exchange, and are at 33 ^s . 4 ^d . — — — — —	22 — . 8
7 .	142. Dito, to Profit and Loss £.22. — 8 ^d . for gl. 220. 6. 8	
	pen. being my part of gains, are here at 33 ^s . 4 ^d . — — —	22 — . 8
The 11. day of July. 1634.		
6 .	143. Randoll Rice his account Currant debitor to Figs in com-	
9 .	pany $\frac{2}{3}$ for dito Randoll, and $\frac{1}{3}$ for me £.348. 6 ^s . for 648 Pieces	
	sold him, being the full remainder, poize 162 C. at 43 ^s . per C.	
	Ready-money, is — — — — —	348 . 6 —
6 .	144. Dito his account by me in company, Debitor to his ac-	
6 .	count Currant £.208. 19. 7 ^d . for his $\frac{2}{3}$ of the sold Figs, being—	208 19 . 7
9 .	145. Figs in Company $\frac{2}{3}$ for Randoll Rice, and $\frac{1}{3}$ for me, Debi-	
7 .	tor to Profit and Loss £.114. 15. 5 ^d . for Ware-house-room,	
	Provision and extraordinary pains, agreed upon	
	for — — — — — £.17. 10. — } —	
	More, for my $\frac{2}{3}$ of the gains, charges deducted is £.97. 5. 5 ^d —	114 15 . 5
6 .	146. Dito, to Randoll Rice his account by me in company,	
	for his $\frac{2}{3}$ of the gains upon the said Figs, being — — —	145 18 . 1
	147. Jacob Symonson his account Currant debitor to James Wil-	
	kinson	

(16) Anno 1634. July 11. in London.

2 .	kinson £. 135. for his debt due to the said Jacob, and by his order			
4 .	transported to the said James towards clearing of account, being—	135		
4 .	148. Dito Jacob Debitor to George Pinch-backe £. 135. for the			
	like debt transported by his order to the said James Wilkinson,			
	being ————	135		
11 .	149. Dito Jacob Debitor to Andrew Hitchcocke £. 135. for the			
	like debt by his order transported to the said James Wilkinson,			
	being ————	135		
1 .	150. Cash Debitor to Jacob Symonson his account Currant £. 28.			
2 .	15. 7 d. for Charges, Brokage, Ware-house room and Provision,			
	by me formerly charged upon his account of Cambrix, and now by			
	order of Jacob Symonson received of James Wilkinson for the full			
	clearing of this account; because the Wares were all sold upon			
	time: my receipt is ————	28	1	7
The 20. day of July. 1634.				
11 .	151. Andrew Hitchcock debitor to James Wilkinson £. 48.—			
4 .	for my Affignation delivered him upon the said James, being—	48		
5 .	152. Interest-reckoning debitor to James Wilkinson £. 3. 6. 8 d.			
4 .	for forbearance of 250 £. paid 2 months before the time, concer-			
	ning the which I allow him ————	3	6	8
12 .	153. Diego del Varino his account Currant debitor to Randall			
6 .	Rice his account Currant £. 161. 4. 9 d. for my Affignation deli-			
	vered to Pedro del Varino, in full of Debt due to Diego from the			
	said Randall, being ————	161	4	9
12 .	154 Dito his account Currant Debitor to Diego his account			
	of Cash £. 338. 17. 11 d. paid unto the said Pedro to clear account			
	in the behalf of Diego; the payment in full is ————	338	17	11
1 .	155. Cash Debitor to Randall Rice his account Currant £. 284.			
6 .	16. 8 d. received of him to clear this account; the sum of ————	284	16	8
11 .	156. Andrew Hitchcock Debitor to Hendrick vander Linden,			
10 .	and company, their account of commodities £. 193. 19. 8 d. for			
	these Wares following, sold to him, paying now £. 100. the re-			
	mainer at 6 months; to wit,			
	160 Pieces of Figs, poize 40 C. at 45 s. ———— £. 90. ———— }			
	. . 4 Bales of Pepper, poize 1468 lb. at 17 d. ———— £. 103. 19. 8. }	193	19	8
1 .	157. Cash Debitor to Andrew Hitchcock £. 100. for so much re-			
11 .	ceived of him, in part of sold Wares, being ————	100		
10 .	158. Hendrick vander Linden, and company, their account			
13 .	of Commodities Debitor to dito company their account of Time			
	£. 193. 19. 8 d. for the sold value carried to their time account,			
	being as above appeareth ————	193	19	8
	159. Dito			

An. 1634. July 20. in London.

(17)

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13.	159. Dito Company their account of Time Debitor to their account of Ready-money £. 100. for so much received of Andrew Hitchcock in part of Wares, as above; the same I am to pay at their pleasure to them, or Assigns, being	100	—
10.			
1.	160. Wares Debitor to Profit and Loss £. 92. 10 s. gained by the sale of 60 Dozens, and 90 Kerfies	92	10
2.	161. Kettles Debitor to Profit and Loss £. 20. — 2 s. gained by the sale of 5 Barrels.	20	2
2.	162. Jean du Boys at Roan my account Currant, Debitor to Profit and Loss £. 56. 5. 6 s. gained by the Exchange	56	5 6
4.	163. Voyage to Amsterdam consigned to Jacob Symonson debitor to Profit and Loss £. 111. 17 s. gained by the sale of 100 Dozens—	111	17
5.	164. Interest-reckoning Debitor to Profit and Loss £. 16. 6. 2 s. gained by this account	16	6 2
7.			
7.	165. Profit and Loss Debitor to Jacob Symonson my account of Ready-money £. 25. — 11 s. for gl. r. 5 stuy. to short in account, and Loss by Exchange	25	11
3.			
10.	166. Dito to Silver £. 3. 9. 1 s. lost by 8 Barres sold	3	9 1
5.	167. Voyage to Lisborn, consigned to Diego del Varino for company $\frac{2}{3}$ Randoll Rice, $\frac{2}{3}$ me, debitor to Profit and Loss for dito company £. 14. 2. 8 s. gained by the sale of 100 Sayes	14	2 8
7.			
6.	168. Jean du Boys at Roan, for company of R. R. $\frac{2}{3}$, and $\frac{2}{3}$ for me, our account Currant, Debitor to Profit and Loss for dito company £. 80. 11. 7 s. for so much gained by Exchange	80	11 7
7.			
8.	169. Voyage to Lisborn, consigned to Diego del Varino for company Jacob Symonson $\frac{2}{3}$ and $\frac{1}{3}$ for me, Debitor to Jacob Symonson his account by me in company £. 127. 15. 7 s. for his $\frac{2}{3}$ of £. 191. 13. 4 s. gained by sale of 96 black Bayes, being	127	15 7
5.			
7.	170. Dito Debitor to Profit and Loss £. 63. 17. 9 s. for my $\frac{1}{3}$ gains by the said Bayes, being	63	17 9
9.	171. Jacob Symonson at Amsterdam for company R. R. $\frac{2}{3}$, and $\frac{2}{3}$ for me, Debitor to Profit and Loss for dito company £. 60. — 6 s. and is for so much gained by the Exchange, being	60	6
7.			
10.	172. Voyage to Antwerp, consigned to Thomas Trust, being for company R. R. $\frac{2}{3}$, and $\frac{2}{3}$ me, debitor to Profit and Loss for dito company £. 600. 7 s. gained by the sale of Wines and Pepper, as by the Factors account, amounting to	600	7
7.			
7.	173. Profit and Loss in company $\frac{2}{3}$ for R. R. and $\frac{2}{3}$ for me, Debitor to Thomas Trust for dito company our account of Ready-money, £. 9. 2. 6 s. for 3 stuy. 9 pen. too short in account, and lost by Exchange	9	2 6
13.			
	174. Profit		

An. 1634. July 20. in London.

(19

L S S

12. 1^h. for 160 Pieces of Figs, and 4 Bales of Pepper sold, being the whole Wares in credit, transported thus to have the account compleat in new books, as it here standeth: the money is

194 12 . 1

10. 187. *Dito Company* their account of Ready-money debtor to Balance £. 99. 7. 7^h. for conclude due to them

99 . 7 . 7

13. 188. *Dito Company* their account of Time, Debitor to Balance £. 93. 19. 8^h. due to them for conclude of this account, being

93 19 . 8

13. 189. Balance Debitor to Cash £. 947. 2. 1^h. and is for so much by conclude remaining therein, and transported, being

947 . 2 . 1

7. 190. *Profit and Loss* debtor to Stock £. 1046. 8. 10^h. for gains in this handle, transported to conclude this account, being

1046 . 8 10

1. 191. *Stock* debtor to Balance £. 2902. 12. 7^h. for the difference of that account, being my present Estate; and transported thither to conclude this, being

2902 12 . 7

End of the Journal

A.

1634.

Account of the ...

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OF THE
FORM
OF MY
KALENDAR,

And the USE thereof.

I divide each Letters place of my Kalendar into five parts, according to the order of the five Vowels; entring the Peoples Sur-names upon the Letter wherewith they begin, after our usual English manner:

EXAMPLE.

If you desire the name of *Jean du Boys*, seek the *B*, and there again in the *O*, as being the first Vowel that his Surname begins withall.

If *Andrew Hitchcocke*, seek *H*, and again therein the *I*, as being the first Vowel in his Surname.

If *Arthur Mumperson*, seek *M*, and therein *U*: and so of all other.

A.	B.
A)	Balance — fol. 13.
E) <i>Amsterdam-exchange</i> , being in company for <i>Jacob Symonson</i> , and me, each $\frac{1}{2}$ — fol. 11.	
I)	
O)	<i>Jean du Boys</i> at <i>Roan</i> my account Curreant — fol. 2. <i>Dito</i> , my Interest-account — fol. 5. <i>Dito</i> , for company of <i>Randoll</i> <i>Rice</i> $\frac{3}{5}$, and $\frac{2}{5}$ me, our account Curreant — fol. 6.
U)	<p style="text-align: center;">N 2</p>

C.	D.
A) <i>Cash</i> — — — — fol. I.	
E)	<i>Danſicke-Exchange</i> , for company <i>Arthur Mumperson</i> there, and me, each $\frac{1}{2}$ — — — fol. 8.
I)	<i>Diego del Varino</i> at <i>Lisborne</i> , for company <i>R. R.</i> $\frac{3}{5}$, and $\frac{2}{5}$ me, our account of Ready-money — fol. 9. <i>Dito</i> , for <i>R. R.</i> $\frac{3}{5}$, and $\frac{2}{5}$ me, our account of Time — fol. 11. <i>Dito</i> , his account of Fruits — fol. 12. <i>Dito</i> , his account of Cash — fol. 12. <i>Dito</i> , his account Currant — fol. 12.
O)	
U)	

F:

H.

A)

E)

I) *Figs in Company* $\frac{2}{3}$ for R.R. and
 $\frac{2}{3}$ for me — fol. 9.
Figs in Company $\frac{2}{3}$ for Jacob Symonson, and $\frac{1}{3}$ for me — fol. 13.

Andrew Hitchcocke — fol. 11

O)

U)

I.	M.
<i>Interest-reckoning</i> — fol. 5.	A)
K. <i>Kettles</i> — fol. 2. <i>Kerfies in Company</i> $\frac{1}{3}$ for <i>Jacob Symonson</i> $\frac{2}{3}$ me — fol. 4.	E)
L. <i>Hendrick Vander Linden</i> $\frac{1}{2}$, <i>John van Does</i> $\frac{1}{2}$, <i>Jaques Reinft</i> $\frac{1}{3}$ their account of commodities — fol. 10. <i>Dito company</i> , their account of Ready-money — fol. 10. <i>Dito company</i> , their account of Time — fol. 13.	I)
	O)
	U) <i>Arthur Mumperson</i> at <i>Dansicke</i> , my account by him in company — fol. 12.

P.	R.
A)	
E) <i>Promise-reckoning</i> — fol. 10.	
(1 <i>George Pinch-backe</i> — fol. 3.	<i>Randoll Rice</i> his account Currant--fol. 6. <i>Dito</i> , his account by me in com- pany — fol. 6. <i>Dito</i> , my Interest-account — fol. 7.
O) <i>Profit and Loss</i> in company $\frac{3}{5}$ for R. R. and $\frac{2}{5}$ for me — fol. 7. <i>Profit and Loss</i> proper — fol. 7.	
U)	

S.	T.
A)	
E)	
<p>1) <i>Jacob Symonson at Amsterdam</i>, my account by him in company— fol. 2. <i>Dito</i>, his account Currant— fol. 2. <i>Dito</i>, his account of Cuchineille—fol. 3. <i>Dito</i>, my account of Ready-mony—fol. 3. <i>Dito</i>, his account by me in comp.—fol. 5. <i>Dito</i>, my account of Time— fol. 8. <i>Dito</i>, his account of <i>Cambrix-</i> cloth — fol. 8. <i>Dito</i>, for company <i>Randoll Rice</i> $\frac{3}{5}$, and $\frac{2}{5}$ me — fol. 9. <i>Silver</i> — fol. 10.</p>	
O) <i>Stock</i> — fol. 1.	
U)	<p><i>Thomas Trust at Antwerp</i> for com- pany <i>Randoll Rice</i> $\frac{3}{5}$, and $\frac{2}{5}$ me, our account of Time—fol. 12. <i>Dito</i>, our account of Ready- money — fol. 13.</p>

V.

W.

A) *Voyage to Amsterdam*, consigned
to *Jacob Symonson* — fol. 4.
Voyage to Antwerp, consigned to
Thomas Trust, being for *Ran-*
doll Rice $\frac{3}{5}$, and $\frac{2}{5}$ for me — fol. 10.

Wares — — fol. 1.

E)

I) *Voyage to Lisborn*, consigned to
Diego del Varino, for company
Randoll Rice $\frac{3}{5}$, and $\frac{2}{5}$ me — fol. 5.
Voyage to Lisborn, consigned to
dito *Diego*, for company *Ja-*
cob $\frac{2}{5}$, and $\frac{1}{5}$ for me — fol. 8.

James Wilkinson — — fol. 4.

O)

U)

O

O F

OF THE LEAGER.

Having (in form as is instanced) entred all the trading-parcells of Merchandizing into the Journal in such after-following manner as they daily happened, then hath the Book-owner his whole Trading, with all the circumstances in Writing: but not in such sort, that he is able to confer with any man about his Accounts: for each Man's several Parcells are dispersed through the whole Journal; neither doth it (in drawing an account to a head upon a paper) content the Mind, fearing that any parcells might be mistaken or omitted. Upon the like Reason we may conjecture the Obscurity in knowing what Money is in Cash, what weight, measure and quantity of any Commodity might be in the Ware-house, what Profit or Loss there is upon any sort of Wares or Matter, what weekly or monthly Debts are to be received or paid for Wares or Exchanges: and many such like.

For the avoiding of all such diffidences, the Journal parcells must be transported into the Leager in such manner, that all what doth concern one Man's particular, must (under one accounts Title) be gathered together, to wit, all his Debet parcells upon the Left hand, and all his Credit parcells upon the Right hand of the Open-lying Leager, of the which many Instances follow in the Leager: the like manner must be used in each sort, as Money, Wares, People, or what ever else; each must be gathered together in an Exquisite form, with few words.

The thing charged, or Debitor, must have its discharge, or Creditor, even opposite against it self when the Leager lieth open. In this Leager, where Fol. standeth between the lines before the **L**, both upon the Right and Left hand are many Arithmetical Characters. The Character, Characters or Figures that stand between the two lines upon the Debitor-side, point (as with a Finger) unto the Folio where each several lines Creditor standeth in the said Book, whether it be upon the same Leaf, or elsewhere: Contrarily, the Figures that stand between the two lines upon the Creditor-side, point at the Folio where each several lines Debitor standeth in the said Book, whether upon the same Leaf, or elsewhere.

In

Of the Leager.

*In brief,
The Ower or the Owing thing,
Or whatsoever comes to thee,
Upon the Left Hand see thou bring;
For there the same must placed be.*

*But
they unto whom thou dost owe
Upon the Right let them be set,
Or whatsoe'er doth from thee go
To place them there do not forget.*

This Book sheweth our true Estate in each particular account, whether bought, sold, sent or received Commodity: People within or without the Land; Exchanges which way soever, and the Coins of those several places: Factorage, Company, or what account else belongeth to Traffick: So that the Leager is the Mirrour by which onely the Estate can truly and plainly be discerned.

Fol. 1) Anno 1633. in London.

Jour.	Day		Fol.	£	§	δ
Cash is Debitor.						
	1--1	Jan. To Stock, for several coins of money	.1	1000	15	.7
	5 27	Febr. To Jacob Symonson his account Currant	2.	328	10	11
1634.	9 22	April, To George Pinch-backe, received in full	3	.9	11	.2
	10.8	May, To Figs $\frac{1}{2}$ R.R. and $\frac{1}{2}$ for me	9	525		
	12 22	Dito To James Wilkinson, received to clear a truck---	4	102	16	.1
	14 23	June, To Diego del Varino his account of Cash	12	.25	10	.7
	14	Dito To Profit and Loss, gained by Diego's fruits	7	.13	.4	
	14 2	July, To George Pinch-backe received by his Assignment.	3	485	.6	.5
	16 11	Dito To Jacob Symonson his account Currant	2	.28	.1	7
	16 20	Dito To Randoll Rice his account Currant.	6	284	16	8
	16 20	Dito To Andrew Hitchcocke received in part	11	100		
Summ			£	2903	13	
Stock is Debitor.						
1633.	1--1	Jan. To Jacob Symonson his account Currant	2	150		
1634.	19 20	July, To Balance, for conclude carried thither	13	2902	12	7
Summ			£	3052	12	7
Wares are Debtors.						
			£	§		
1633.	1--1	Jan. To Stock, resting unsold	60	90	.1	477 10
1634.	17 20	July To Profit and Loss gained			.7	92 10
Summ			60	90	£	570

Anno 1633. in London. (Fol. 1)

Day	Year		Fol.	£	s	d
		Cash is Creditor.				
2.4	1633	Jan. By George Pinchback, paid in part	3	144	—	—
2.9		Dito By James Wilkinson, paid in part	4	120	—	—
3.30		Dito By George Pinchback, paid him	3	135	19	8
4.9		Feb. By Jac. Symonß. his account of Couchaneille, paid	3	5	5	4
4.21		Dito By Voyage to Lisborn, consigned to Diego del Varino for company $\frac{1}{2}$, and $\frac{1}{2}$ paid	5	594	—	—
5.13		March, By Dunsick-exchange for Arth. Mump. and me $\frac{1}{2}$	8	200	—	—
5		Dito By Kersies in comp. $\frac{1}{2}$ Jac. Symonß, $\frac{1}{2}$ for me	4	2	2	6
6		Dito By Jacob Symonßon his Cambrix-cloth	8	4	7	—
6.21		Dito By Jacob Symonßon his account Currant	2	9	7	6
6		Dito By Figs in company $\frac{1}{2}$ R. R. $\frac{1}{2}$ for me	9	8	7	9
1634. 6.29		Dito By Hendrick vander Linden, and Company their account of commodities, for charges	10	12	5	—
7.7		April, By Silver, for charges of 8 Barres	10	4	7	2
10.8		May, By Randoll Rice his account Currant	6	99	19	1
11.13		Dito By Amsterdam-exchange $\frac{1}{2}$ for Jacob Symonßon	11	504	19	6
12.7		June, By Diego del Varino his account of Cash	12	25	10	7
12.7		Dito By Figs in company $\frac{1}{2}$ R. R. $\frac{1}{2}$ for me	9	23	8	9
12.7		Dito By Andrew Hitchcocke paid him	11	72	16	8
13.15		Dito By Jacob Symonßon his account of Cambrix-cloth	8	1	7	—
19.20		July By Balance, transported thither to conclude this	13	947	2	1
		Summ	£	2903	13	—

Stock is Creditor.

1633. 1.1	Jan. By Cash for several coins of money	1	1000	15	7
1	Dito By Wares for sundry sorts unfold	1	477	10	—
1	Dito By Kettles for 5 Barrels unfold	2	55	—	6
1	Dito By Jean du Boys at Roan my account Currant	2	240	—	—
1	Dito By Jacob Symonßon my account by him in company	2	229	—	—
1	Dito By Jacob Symonßon his account of Couchaneille	3	3	17	8
1634. 19.20	July By Profit and Loss, gained by this handle	7	1046	8	10
	Summ	£	3052	12	7

Wares are Creditors.

1633. 2.13	Jan. By Kersies in company, by me laid in	90	4	270	—
6.21	March, By Jacob Symonßon, sold to him	60	2	300	—
	Summ	60 90	£	570	—

		2) 'Anno 1633. in London.						
Day						Fol.	£	§ d
		<i>Kettles are Debtors.</i>				23		
1633.	1	Jan. To Stock, resting unsold	—	—	5	1	55	.6
1634.	17 20	July, To Profit and Loss gained	—	—	—	7	20	.2
		Summ	—	—	.5	£	75	.8
		<i>Jean du Boys at Roan My account</i>						
		<i>Currant, Debitor.</i>						
1633.	1	Jan. To Stock, due in Ready-money	800	—	—	1	240	—
1634.	7	April, To dito Jean My Interest-account	410	40	—	5	123	.4
	22	Dito To Geo. Pinchb. for an Exch. drawn	1499	43	4	3	393	13.6
	17 20	July, To Profit and Loss gained	—	—	—	7	.56	.5.6
		Summ	2710	23	4	£	813	.3
		<i>Jacob Symonson at Amsterdam, My account by him in company, Dr.</i>						
1633.	1	Jan. To Stock, formerly remitted	2290	—	—	1	229	—
	8 15	April, To Profit and Loss, gained by him there	.500	—	—	7	.50	—
	11 13	May, To Amsterdam-exchange $\frac{1}{2}$ in company with him, by me remitted	2890	19	8	11	289	.111
	15 .2	July, To Amst. exch. as before remitt. him	3010	.6	.8	11	301	.8
		Summ	8691	.6	—	£	869	.2.7
		<i>Jacob Symonson at Amsterdam His account</i>						
		<i>Currant, Debitor.</i>						
1633.	2 .9	Jan. To dito Jacob his account by me in company, for $\frac{1}{3}$ of my payment, for the company use	—	—	—	5	40	—
	2 13	Dito To dito his account by me in comp. for the like	—	—	—	5	90	—
	4 .9	Feb. To James Wilkinson, discounted with him	—	—	—	4	956	.8.7
	4 17	Dito To dito Jacob My account of Ready-mony discoun.	—	—	—	3	110	17.2
	4 21	Dito To dito Jacob his account by me in comp. for $\frac{1}{3}$ of my payment for company use	—	—	—	5	396	—
	5 27	Dito To Kerfies incomp. $\frac{1}{3}$ for him, for 150 Ps. ready mo.	—	—	—	4	637	10—
	6 21	March To Wares, for 60 Dozens sold at 1 month	—	—	—	1	300	—
	6 —	Dito To Cash, for charges done at the shipping	—	—	—	1	.9	.7.6
1634.	13 2	July To Dito his acco. by me in comp. for $\frac{1}{3}$ of charges	—	—	—	5	.13	15.7
	16 11	Dito To several accounts for transported Debts	—	—	—	—	405	—
		Summ	—	—	—	£	2958	18.10

Anno 1633. in London.

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Day			Fol.	£	§	¢
		Kettles are Creditots.	23			
330	January,	By George Pinch-backe, sold him	5 3	75	—	.8
<hr/>						
		Contra, Creditor.				
			W	§	¢	
1633.	2.4	Janu. By Jacob Sym. my account Remitt.	400	—	—	3 120 —
	2.13	Dito, By dito Jean My Interest-account, lent him for 4 months	400	—	—	5 120 —
1634.	7.7	April, By Silver for 8 Barres	1869	23	.4	10 560 17
	9.22	Dito, By Silver, for his charges	.41	—	—	10 .12 .6
		Summ—	2710	23	4	£ 813 3 —
<hr/>						
		Contra, Creditor.				
			Gul.	§	¢	
1634.	9.15	April, By Amsterdam-exchange $\frac{1}{2}$ in com- pany with him, remitted me	2790	—	—	11 279 —
	14.23	June, By Amsterdam-exchange $\frac{1}{2}$ in com- pany with him, remitted me	2890	19	.8	11 289 11
	18.20	July, By Balance due by conclude	3010	.6	.8	13 301 — .8
		Summ—	8691	.6	—	£ 869 2 .7
<hr/>						
		Contra, Creditor.				
1633.	1.1	Janu. By Stock, due to be employed in company	1	150	—	—
	4.9	Febr. By dito Jacob his account of Couchaneille for the proceed	3	1539	14	10
	5.27	Dito, By dito Jacob his account by me in company, for his $\frac{1}{3}$ of the 150 Kerfies	5	212	10	—
	5.27	Dito, By Cash, received of James Wilkinson in full	1	328	10	11
1634.	7.7	April, By Dansick-exchange, paid there by Henry Hol- ster to Arthur Mumperson, in full of this account	8	309	7	.6
	13.15	June, By dito Jacob his account of Cambrix-cloth, for the neat proceed of 60 Pieces	8	390	14	—
	16.11	July, By Cath, for charges upon Cambrix, received back from James Wilkinson in full of that account	1	28	.1	7
		Summ—	£	2958	18	10

3)

Anno 1633. in London.

Day			Fol.	£	§	d
<i>Jacob Symonson at Amsterdam His account of Ceuchaneille, Debitor.</i>						
1.1	Jan.	To Stock, for charges formerly done upon	3	534	1	3 17.8
4.9	Febr.	To Cash, for Brokage paid			1	5.5.4
4		Dito To Profit and Loss, for my Provision—			7	3 12.2
4		Dito To <i>Jacob Symonson</i> his account Currant for the neat proceed		. 11	2	1539 14 10
		Summ—	3	545	£	1580 10 —
<i>George Pinch-backe Debitor.</i>						
1633. 2.4	Jan.	To Cash, paid him $\frac{2}{3}$ of the Dozens			1	144 — —
330		Dito To Kettles, for 5 Barrells, Ready-money			2	.75 — .8
3		Dito To Cash, paid in full account			1	135 19.8
3		Dito To Interest-reckoning, for discount			5	.4 19.8
1634. 7.29	March,	To Danfick exchange, due at 10 days sight—			8	40 15.8
9.22	April	To Interest-reckoning for allowance-money			5	.1.9 —
11.22	May	To <i>James Wilkinson</i> for 15 chefts of Sugar			4	47 1.5 —
11		Dito To Profit and Loss, for advance 1 $\frac{1}{2}$ per lb			7	.36.5 —
1		Dito To Promise-reckoning for my performance			10	338.6.8
13.15	June	To <i>Jac. Sym.</i> for 20 Pieces <i>Cambric</i> at 4 months—			8	135 — —
		Summ—			£	1744.1.4
<i>Jacob Symonson at Amsterdam My account of Ready-money, D^r</i>						
1633. 2.4	Jan.	To <i>Jean du Boys</i> , my account Currant, remitted to him	1230	—	2	120 — —
5.5	March,	To dito <i>Jac.</i> My account of Time, received by him in part of sold wares—	1361	.5	8	136.2.6
1634. 8.7	April	To dito <i>Jac.</i> My account of Time, received by him in full of Sold Wares—	1500	—	8	150 — —
10-8	May	To Voyage to <i>Amsterdam</i> , for sale of 40 Dozens, Ready-money	2000	—	4	200 — —
		Summ—	6091	.5	£	606 2.6

Anno 1633. in London.

(3)

Day		Contra, Creditor,	B	#	Fol.	L	S	D
4	9	Febr. By James Wilkinson, sold to him	3	545	4	158	0	10

Contra, Creditor.

1633.	1	4	Jan. By Voyage to Amsterdam, for 100 Dozens, part money, part at 6 months	3	360	—	—	—
1634.	9	22	April, By Jean du Boys, my account Curreant, for an Exchange drawn on me, due already	2	393	13	6	—
	9	22	Dito By Cash, received in full	1	9	11	2	—
	11	13	May, By Promise-reckoning for Sugar sold him	10	338	6	8	—
	14	2	July, By Cash, received in part of Sugars	1	485	6	5	—
	15	2	Dito By Interest-reckoning, allowed him	5	1	10	—	—
	15	—	Dito By Figs in company, $\frac{2}{3}$ for Jacob Symonson, and $\frac{1}{3}$ for me, for charges paid by him	13	20	13	7	—
	20	—	Dito By Jacob Symonson, this debt transported	2	135	—	—	—
			Summ	L	1744	1	4	—

Contra, Creditor.

			Contra, Creditor.	Gul.	S	D	
1633.	4	17	Feb. By Jac. Symonson his account Curreant, for an Exchange discounted	1224	19	8	2
	4	—	Dito By Profit and Loss for Provision	.5	—	8	7
	5	5	March, By Dansick-exchange, for a Remise, according to my order, of	1360	—	8	136
1634.	8	7	Apr. By Dansick-exchange, paid there by Hend. Holster, according to his order	1480	.5	8	148
	8	—	Dito By Voyage to Amster. for discount	.19	15	3	.1
	10	8	May, By Andr. Hitchcock, for a Remise	1877	—	11	171
	11	—	Dito By Voyage to Amst. for provision	123	—	3	12
	17	20	July, By Profit and Loss, lost hereby	.1	.5	7	25
			Summ	6091	.5	L	606

4)		Anno 1633. in London.					
Day				£	s	d	
Voyage to Amsterdam, consigned to Jacob Symonson, Debitor.							
1633.	1.4 Jan.	To George Pinch-bäcke for 100 Dozens	3	360			
1634.	8.7 April,	To Jac. Symonson my account of Ready-money, for abatement of 1500 gl.	3		119	6	
	11.8 May,	To Jacob Symonson my account of Ready-money, for Ware-house-room, Brokage and Provision	3	12	6		
	17.20 July,	To Profit and Loss gained	7	111	17		
Summ—			£	486	2		
Kerfies in Company, being $\frac{1}{3}$ for Jacob Symonson, and $\frac{2}{3}$ for me, Debitor.							
1633.	2.9 Jan.	To James Wilkinson, bought part at time	60	4	180		
	2.13 Dito	To Wares, brought in of mine own	90	2	270		
	5.13 March,	To Cash, for Brokage paid	1	2	2	6	
	5.13 Dito	To Profit and Loss, for Ware-house-room, Provision, and my $\frac{2}{3}$ gains	7	128	5		
	5.13 Dito	To Jacob Symonson his account by me in company, for his $\frac{1}{3}$ of the gains	5	57	2	6	
Summ—			150	£	637	10	
James Wilkinson, Debitor.							
1633.	2.9 Jan.	To Cash, paid him $\frac{2}{3}$ of the Kerfies	1	120			
	4.9 Feb.	To Jacob Symonson his account of Couchaneille, for 3 Barrells, weight 545 lb. at 58 $\frac{5}{8}$ Ready-money--	3	1580	10		
	6.21 March,	To Promise-reckoning for a bought bargain	10	314	3	4	
1634.	10.30 April,	To And. Hitchcock, paid by order to J. Sharpe--	11	250			
	10— Dito	To Interest-reckoning, agreed with him as in date 7. present, for 4 months, at 8 per Centum	5	6	13	4	
	10— Dito	To Promise-reckoning for my performance	10	250			
	10-8 May,	To Promise-reckoning, for Andrew Hitchcocks use, promised at Interest	10	200			
	12.22 Dito	To Silver, for 8 barres, in truck of Sugar	10	574	1	1	
	13.15 June,	To Jacob Symonson his account of Cambrix, for 20 Pieces, at 4 months	8	135			
Summ—			£	3430	7	9	

Anno 1633. in London.

(4

Day.

Fol.

£

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6

Contra, Creditor.

5.5	March, By Jacob Symonson my account of Time, for sales of 60 Leeds Dozens	8	286	2	6
1634. 10.8	May, By Jacob Symonson my account of Ready-money, for sales of 40 Dozens	3	200		
	Summ	£	486	2	6

Contra, Creditor.

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1633. 5.27	Feb. By Jacob Symonson his account Currant, for ready-money fold	150	2	637	10
------------	--	-----	---	-----	----

James Wilkinson, Creditor.

1633. 2.9	Jan. By Kerfies in company, for 60 Pieces bought $\frac{1}{3}$ up on 2 months time	4	180		
3.23	Dito By Jean du Boys, for company R.R. $\frac{3}{5}$, and $\frac{1}{5}$ me, for an exchange remitted the said Jean	6	564	1	5
4.9	Feb. By Jacob Symonson, ordered dito James to detain the Couchaneille; his due being	2	956	8	7
1634. 7.7	Apr. By Promise-reckoning, agreed to let him have	10	250		
11.22	May, By Andrew Hitchcocke, for the Interest-money, agreed upon the 8 present; is with forbearance	11	205	6	8
11.22	Dito By Promise-reckoning for his performance	10	200		
11.22	Dito By George Pinch-backe for Sugar	3	471	5	
12.22	Dito By Cash, received to clear the Truck	1	102	16	1
12.22	Dito By Promise-reckoning, for the bargains performance, made the 21. of March	10	314	3	4
16.11	July, By Jacob Symonson his account Currant, for the debt 15. June transported from my hands	2	135		
16.20	Dito By Andrew Hitchcocke for mine Assignment	11	48		
16.20	Dito By Interest-reckoning paid me 2 mon. before due	5	3	6	8
	Summ	£	3430	7	9

5) Anno 1633. in London.

Day			Fol.	L	£	s
		Jacob Symonson his account by me in company, Debitor.				
5 27	Feb.	To dito his account Currant for $\frac{1}{2}$ of 150 Pieces--	2	212	10	—
1634. 11 13	May,	To Amsterdam-exchange, remitted him —	11	289	.1	11
15 2	July,	To Amsterdam exchange, remitted him —	11	301	—	.8
18 20	Dito	To Balance, due to him by conclude —	13	512	.3	.8
		Summ—	L	1314	16	.3

				W	S	D
		Jean du Boys at Roan, my Interest-account, Debitor.				
1633. 2 13	Jan.	To dito Jean my acc. Currant for—	400	—	—	2 120 —
2	Dito	To Interest-reck. lent for 4 months--	. 10	40	—	5 .3 .4
		Summ—	410	40	—	L 123 4

		Interest-reckoning, Debitor.				
1634. 15 2	July,	To George Pinch-backe, for forbearance —	3	1	10	—
16 20	Dito	To James Wilkinson, for forbearance —	4	3	.6	.8
16 20	Dito	To Profit and Loss gained —	7	16	.6	.2
		Summ—	L	21	2	10

		Voyage to Lisborn, consigned to Diego del Varino; being in company $\frac{3}{5}$ for Randall Rice, and $\frac{2}{5}$ for me, Debitor.				
1633. 3 17	Jan.	To Randall Rice his account Currant, for 100 Sayes sent to sell —	6	566	13	.4
1634. 12 31	May,	To Diego del Varino our account of ready-mony —	9	24	4	—
17 20	July,	To Profit and Loss for dito company gained —	7	14	2	.8
		Summ—	L	605	—	—

Anno 1633. in London.

(5)

Day

Contra, Creditor.

			Fol.	£	5	6
2	9	Jan. By Jacob Symonson his account Currant for $\frac{1}{3}$ of my payment	2	40	—	—
2	13	Dito By dito his account Currant for the like	2	90	—	—
4	21	Feb. By dito his account Currant for $\frac{2}{3}$ of my payment--	2	396	—	—
5	13	March, By Kerfies in company, for his $\frac{1}{3}$ gains	4	57	2	6
1634.	9	15 April, By Amsterdam-exchange, remitted me	11	279	—	—
14	23	June, By Amsterdam-exchange, remitted me	11	289	1	11
15	2	July, By Amsterdam-exchange, for his part gains	11	22	—	8
15	2	Dito By dito his account Currant, for $\frac{2}{3}$ of my payment--	2	13	15	7
17	20	Dito By Voyage to Lisborn $\frac{2}{3}$, and $\frac{1}{3}$ for his gains	8	127	15	7
Summ—			£	1314	16	3

Contra, Creditor.

			W	S	D	
1634.	7	7 April, By Jean du Boys my account Currant carried thither, this being now due	410	40	—	2 123 4

Contra, Creditor.

1633.	2	13 Jan. By Jean du Boys my Interest-reckon. for forbear---	5	3	4	—
	3	23 Dito By Randoll Rice my Interest-reckon. for forbear--	7	2	5	2
	3	30 Dito By George Pinchbacke, for forbearance	3	4	19	8
1634.	9	22 April, By dito George, for forbearance	3	1	9	—
	10	30 Dito By James Wilkinson, for forbearance	4	6	13	4
	10	30 Dito By Andrew Hitchcock, for forbearance	11	2	11	8
Summ—			£	21	2	10

Contra, Creditor.

1634.	8	15 April, By Diego del Varino, for company of Randoll Rice $\frac{2}{3}$, and $\frac{1}{3}$ me, our account of Time, for sales of 100 Sayes	11	605	—	—
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6) Anno 1633. in London.

Day.		Fol.	£	s	d
<i>Randoll Rice his account Currant, Debitor.</i>					
3 17	Jan. To <i>Randoll</i> his account by me in company, for $\frac{3}{5}$ of my payment	6	340	—	—
3 23	Dito To dito his account by me in comp. for my $\frac{2}{5}$ paid..	6	225	12	.7
6 21	Mar. To dito his account by me in comp. for $\frac{3}{5}$ of paym.	6	.. 5	—	.8
1634. 10 30	Apr. To dito his account by me in comp. for the like—	6	. 94	18	10
10 .8	May, To dito my Interest-account, being now due —	7	115	.1	.5
10 .8	Dito To Cash, paid in full of 315 ^l . due	1	. 99	19	.1
12 .7	June, To dito his account by me in comp. for $\frac{3}{5}$ paym..	6	146	11	—
13 23	Dito To <i>Diego</i> his account of Fruits, part at 2 months..	12	541	.4	.9
14 23	Dito To <i>Amsterdam</i> -exchange, for a Bill due 28 dito..	11	530	.9	.1
15 11	July, To Figs in comp. for 648 Pieces Ready-money—	.9	348	.6	—
	Summ—		£ 2447	.3	.5
<i>Randoll Rice his account by me in company, Debitor.</i>					
1634. 10 .8	May, To dito <i>Randoll</i> his account Currant, for $\frac{3}{5}$ of my receipt	6	315	—	—
15 11	July, To dito his account Currant for the like —	6	208	19	.7
19 20	Dito To Balance, due to him by conclude of this —	13	991	.7	.6
	Summ—		£ 1515	.7	.1
<i>Jean du Boys at Roan, for the company of Rand. Rice $\frac{3}{5}$, and $\frac{2}{5}$ for me, our account Currant, Dr^r.</i>					
1633. 3 23	Jan. To <i>Jam. Wilkinson</i> , remitt. by exch..	2148	50	.6	4 564.1.5.
1634. 13 15	Jun. To <i>Tho. Trust</i> our account of ready-money, for an exchange for dito comp.	3642	58	.6	13 1092 17 10
17 20	July To Profit and Loss for dito comp. gained				7 80 11.7
	Summ—	5791	49	—	£ 1737 10 10

Anno 1633. in London.

(6)

Day

Fol.

£

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6

Contra, Creditor.

1634.	3	17	Jan. By Voyage to <i>Lisborn</i> , for 100 Sayes, Ready-mon.	5	566	13	.4
	10	8	May, By dito his account by me in company received---	6	315	—	—
	14	23	June, By <i>Diego</i> his account of Cash, received upon fruits---	12	380	—	—
	15	2	July, By <i>Amsterdam</i> -exchange, remitted in his Bills---	11	530	.9	.1
	15	11	Dito By dito his account by me in comp. for Figs received	6	208	19	.7
	16	20	Dito By <i>Diego</i> his account Currant, for mine Affignation	12	161	.4	.9
16	20	Dito By Cash, received of him to clear this account---	1	284	16	.8	
Summ---				£	2447	.3	.5

Contra, Creditor.

1633.	3	17	Jan. By <i>Randoll Rice</i> his account Currant for his $\frac{1}{2}$ of company Stock brought in now —	6	340		
	3	23	Dito By dito his account Currant, brought in more—	6	225	12	.7
	3	—	Dito By dito, my Interest-account, laid out for him —	7	112	16	.3
	6	21	March, By dito his account Currant for $\frac{1}{2}$ of charges paid	6	.5		.8
1634.	10	30	April, By dito, his account Currant for $\frac{1}{2}$ of an exchange	6	94	18	10
	12	.7	Jun. By dito his account Currant for $\frac{1}{2}$ of an exchange--	6	146	11	
	15	11	July, By Figs in company, for $\frac{1}{2}$ gains due to him—	9	145	18	.1
	18	20	Dito By Profit and Loss, for $\frac{1}{2}$, and $\frac{1}{2}$, for this gains —	.7	444	.9	.8
Summ—				£	1515	.7	1

Contra, Creditor.

				W	S	D			
1633.	6	13	March, By <i>Jacob Symonson</i> for R. R. $\frac{1}{2}$, and $\frac{1}{2}$ me, by <i>Jean</i> , remitted to <i>Jacob</i> —	1000			9	300	
1634.	7	29	Dito By <i>Jacob Symonson</i> , remitted to him for the said account —	1140	17	.8	9	342	.1 .9
	7	29	Dito By Profit and Loss $\frac{1}{2}$ for R. R. $\frac{1}{2}$ me for Brokage and Provision —	.8	32	10	7	.2	11 .3
	18	20	July, By <i>Balance</i> , due by conclude —	3642	58	.6	13	1092	17 10
Summ—				5791	49		£	1737	10 10

7)

Anno 1633. in London.

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Day.			Fol.	£	s	d
		<i>Profit and Loss in Company $\frac{2}{5}$ for Randall Rice, and $\frac{3}{5}$ for me, Debitor.</i>				
1633.	3 23	Jan. To Profit and Loss for charges of a Remise —	2	2	11	11
1634.	7 29	March, To Jean du Boys, for his provision and brokage —	6	2	11	.3
	17 20	July, To Tho. Trust, our account of Ready money, lost —	12	9	.2	.6
	18 —	Dito To Ran. Rice his account by me in comp. for $\frac{2}{5}$ gains —	6	444	.9	.8
	18 —	Dito To Profit and Loss, for my part gains —	7	296	.6	.5
		Summ —	£	755	.1	.9
		<i>Randoll Rice my Interest-account, Debitor.</i>				
1633.	3 23	Jan. To dito his account by me in comp. for principal —	6	112	16	.3
	3 23	Dito To Interest-rec. lent at 8 per C. for 3 months —	5	.2	.5	.2
		Summ —	£	115	.1	.5
		<i>Profit and Loss, Debitor.</i>				
1633.	4 17	Feb. To Jacob Symonson my account of Ready-money, for his charges, being brokage and provision —	3	—	10	.1
1634.	17 20	July, To Jac. Symonson my account of Ready-money lost —	3	25	—	11
	17 20	Dito To Silver, lost by the sale of 8 barres —	10	.3	.9	.1
	19 20	Dito To Stock, gained by this handle —	1	1046	.8	10
		Summ —	£	1075	.8	11

8)		Anno 1634. in London.		(7				
Day					fol	£	s	d
		Contra, Creditor.						
17	20	July, By Voyage to <i>Lisborn</i> for dito company, gained--			5	14	2	8
17	20	Dito By <i>Jean du Boys</i> for dito company, gained —			6	80	11	7
17	20	Dito By <i>Jacob Symonson</i> , for dito company, gained---			9	60	—	6
17	20	Dito By Voyage to <i>Antwerp</i> , for dito company, gained---			10	600	7	—
					Summ—	£	755	1 9
		Contra, Creditor.						
1634	10 8	May, By <i>Randoll Rice</i> his account Currant, due now to be repaid me —			6	115	1	5
		Contra, Creditor.						
1634	3 23	Jan. By Profit and Loss in company $\frac{1}{2}$ R. R. $\frac{2}{3}$ me —			7	2	11	11
	4 9	Feb. By <i>Jac. Symonson</i> his Couchaneille, for provision--			3	31	12	2
	5 13	Mar. By <i>Kerfies</i> in comp. $\frac{1}{3}$, and $\frac{2}{3}$ for provision & gains--			4	128	5	—
1634	8 15	Apr. By <i>Jac. Symonson</i> , my acco. by him in comp. gained--			2	50	—	—
	9 22	Dito By <i>Danick-exchange</i> , gained by the same —			8	10	19	9
	11 22	May, By <i>George Pinck-backe</i> upon Sugar gained —			3	36	5	—
	13 15	June, By <i>Jacob Symonson</i> his Cambrix for provision—			8	8	12	—
	14 23	Dito By <i>Cash</i> , for provision of <i>Diego</i> his Fruits —			1	13	4	—
	15 2	July, By <i>Amsterdam-exchange</i> in company, gained —			11	22	—	8
	15 11	Dito By <i>Figs</i> $\frac{3}{5}$, and $\frac{2}{5}$ in comp. for provision and gains--			9	114	15	5
	17 20	Dito By Wares, gained thereby —			1	92	10	—
	17 —	Dito By Kettles, gained thereby —			2	20	—	2
	17 20	Dito By <i>Jean du Boys</i> my account Currant gained —			2	56	5	6
	17 20	Dito By Voyage to <i>Amsterd.</i> consigned to <i>J. S.</i> gained--			4	111	17	—
	17 20	Dito By Interest-reckoning, gained thereby —			5	16	6	2
	17 20	Dito By Voyage to <i>Lisborn</i> $\frac{2}{3}$, and $\frac{1}{3}$ for my gains—			8	63	17	9
	18 —	Dito By Profit and Loss $\frac{3}{5}$, and $\frac{2}{5}$ for my $\frac{2}{5}$ gains —			7	296	6	5
					Summ—	£	1075	8 11

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Anno 1634. in London.

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Diego del Varino, for company of Mil. Re.
 Randoll Rice $\frac{3}{5}$, and $\frac{2}{5}$ for me, our
 account of Time, Debitor.

8 15 April, To Voyage to L
 pany, for sale of 100

Andrew Hitchcock

1634. 8 15 April, To Amsterdam
 10 30 Dito To Interest reck
 at 8 per C. for 4 m
 10 .8 May, To Jacob Symon
 11 22 Dito To James Wilk
 forbearance, are b
 12 .7 June, To Cash, paid
 13 15 Dito To Jacob Symo
 4 months time
 16 20 July, To James Wilk
 16 20 Dito To Hendrick v
 several commoditi

Amsterdam-exch.
 company fc
 and me, eac

1634. 9 15 April, To Jacob Sym
 me in comp. for his $\frac{1}{2}$ of the remise— 2790 — — 5 279 —
 9 15 Dito To Jacob Symonson my account by
 him in company, for my $\frac{1}{2}$ thereof — 2790 — — 2 279 —
 11 13 May, To Cash, remitted by me — 5049 15 — 1 504 19.6
 14 23 Jun. To Jacob Symonson his accou. by me
 in comp. for his $\frac{1}{2}$ of the remise— 2890 19 .8 5 289 .1 11
 14 23 Dito To Jacob Symonson my account by
 him in comp. for my $\frac{1}{2}$ thereof — 2890 19 8 2 289 .1 11
 15 .2 July, To Randoll Rice, remitted by me— 5304 11 — 6 530 .9 .1
 15 — Dito To Jacob Symonson his account by
 me in comp. for his $\frac{1}{2}$ of the gains — 220 .6 .8 5 .22 — .8
 15 .2 Dito To Profit and Loss, for my gains— 220 .6 .8 7 .22 — .8
 Summ— 22156 18 — L 2215 13.9

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Anno 1634. in London.

Day			Mil.	Re.	Fol.	£	5	6
		Diego del Varino, for company of						
		Randoll Rice $\frac{3}{5}$, and $\frac{2}{5}$ for me, our						
		account of Time, Debitor.						
8 15	April,	To Voyage to Lisborn, for dito, com-	968	000	5	605	—	—
		pany, for sale of 100 Sayes, part money--						
Andrew Hitchcocke, Debitor.								
1634. 8 15	April,	To Amsterdam exchange, due the 23 present—			11	504	19	6
10 30	Dito	To Interest-reck. for forbearance of 96 $\frac{1}{2}$ l. 14 s. 9 d.						
		at 8 per C. for 4 months ———			5	.. 2	11	.8
10 .8	May,	To Jacob Symonson, for an exchange due 28 dito--			3	171	.8	4
11 22	Dito	To James Wilkinson for 200 l. at Interest, and						
		forbearance, are both ———			4	205	.6	.8
12 .7	June,	To Cash, paid James Wilkinson in full of an exch.-			1	.72	16	.8
13 15	Dito	To Jacob Symonson for 20 Pieces of Cambrix, at						
		4 months time ———			8	135	—	—
16 20	July,	To James Wilkinson, for mine Affignation ———			4	.48	—	—
16 20	Dito	To Hendrick vander Linden, and company, for						
		several commodities, at 6 months ———			10	193	19	.8
		Summ—				£ 1334	2	.6
Amsterdam-exchange, being in								
		company for Jacob Symonson						
		and me, each $\frac{1}{2}$, Debitor.						
1634. 9 15	April,	To Jacob Symonson his account by						
		me in comp. for his $\frac{1}{2}$ of the remise--	2790	—	5	279	—	—
9 15	Dito	To Jacob Symonson my account by						
		him in company, for my $\frac{1}{2}$ thereof —	2790	—	2	279	—	—
11 13	May,	To Cash, remitted by me ———	5049	15	1	504	19	.6
14 23	Jun.	To Jacob Symonson his accou. by me						
		in comp. for his $\frac{1}{2}$ of the remise ———	2890	19 .8	5	289	.1	11
14 23	Dito	To Jacob Symonson my account by						
		him in comp. for my $\frac{1}{2}$ thereof ———	2890	19 .8	2	289	.1	11
15 .2	July,	To Randoll Rice, remitted by me-	5304	11	6	530	.9	.1
15 —	Dito	To Jacob Symonson his account by						
		me in comp. for his $\frac{1}{2}$ of the gains —	220	.6 .8	5	.22	—	.8
15 .2	Dito	To Profit and Loss, for my gains--	220	.6 .8	7	.22	—	.8
		Summ—	22156	18		£ 2215	13	.9

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Anno 1634. in London.

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Day			Mil.	Re.	Fol.	£	§	6
		Contra, Creditor.						
8 15	April,	By <i>Diego</i> dito, for the said company, our account of Ready-money, received in part	706	640	9	441	13	—
12 31	May,	By <i>diego</i> <i>Diego</i> , received in full	261	360	9	163	7	—
		Summ—	968	000	£	605		
		Contra, Creditor.						
1634. 10 30	April,	By <i>Jacob Symonson</i> , ordered me to make good here an exchange of			9	158	4	9
10 30	Dito	By <i>James Wilkinson</i> , for my Assignment paid			4	250		—
12 7	June,	By <i>Jacob Symonson</i> , ordered to make good here--			9	244	5	—
16 11	July,	By <i>Jacob Symonson</i> his account Currant for the debt of <i>Cambrix</i> transported to <i>James Wilkinson</i>			2	135		—
16 20	Dito	by <i>Cash</i> , received in part of the now sold com- modities, being			1	100		—
18 20	Dito	By <i>Balance</i> , due to me by conclude of account--			13	446	12	9
		Summ—			£	1334	2	6
		Contra, Creditor.						
			Guil.	st.	pe.			
1634. 8 15	April,	By <i>Andrew Hitchcock</i> , for an ex- change remitted me	5049	15	—	11	504	19.6
11 13	May,	By <i>Jacob Symonson</i> his account by me in comp. for $\frac{1}{2}$ of my remise	2890	19	.8	.5	289	1 11
11 13	Dito	By <i>Jacob Symonson</i> , my account by him in company, for my $\frac{1}{2}$ thereof---	2890	19	.8	2	289	1 11
14 23	June,	By <i>Randoll Rice</i> his account Cur- rant, for an exchange remitted me---	5304	11	—	6	530	9.1
15 2	July,	By <i>Jacob Symonson</i> his account by me in comp. for $\frac{1}{2}$ of my remise	3010	.6	.8	5	301	— 8
15 2	Dito	By <i>Jacob Symonson</i> , my account by him in company, for my $\frac{1}{2}$ thereof---	3010	.6	.8	2	301	— .8
		Summ—	22156	18	—	£	2215	13.9

R

12) Anno 1634. in London.

Day			Flor.	gr.	p.	Fol.	£	§	d
		Arthur Mumperson at <i>Danfick</i> , my account by him in company, D ^r .							
9 22	April,	To <i>Danfick</i> -exchange $\frac{1}{2}$ in company for dito <i>Arthur</i> , remitted to be by him employed there for my company Stock	5284	21	—	8	413	11	.9
		Diego del Varino at <i>Lisborn</i> his account of Fruits, Debitor.	F.	R.					
1634. 12. 7	June,	To <i>Diego</i> his acco. of Cash, for charges	270	300		12	25	10	.7
14 23	Dito	To dito his Cash, for provision, and, &c.				12	15	11	.6
14 23	Dito	To <i>Diego</i> his acco. Currant, for the neat				12	500	.2	.8
		Summ—	270	300		£	541	.4	.9
		Diego del Varino, his account of Cash, Debitor.							
1634. 12. 7	June,	To Cash, by me for him disbursed				1	25	10	.7
14 23	Dito	To <i>Randoll Rice</i> , received in part				6	380		
		Summ—				£	405	10	.7
		Diego del Varino, his account Currant, Debitor.							
1634. 16 20	July,	To <i>Randoll Rice</i> , for mine Affignation				6	161	.4	.9
16 20	Dito	To <i>Diego</i> his Cash, paid <i>Pedro</i> to clear account—				12	338	17	11
		Summ—				£	500	2	.8
		Thomas Trust at <i>Antwerp</i> , for company <i>Ran. Rice</i> $\frac{3}{5}$, and $\frac{2}{5}$, for me, our account of Time, Debitor.	Gul.	sti.	p.				
1634. 13. 7	June,	To Voyage to <i>Antwerp</i> , consigned to dito <i>Thomas</i> for company $\frac{3}{5}$, and $\frac{2}{5}$ for sale of part of the sent goods—	15153	.9	4	101515	.7		

Anno 1634. in London.

(12

Day.		Flor.	gr.	p.	Fol.	£	s	d
	Contra, Creditor.							
9 22	April, By Dansick-exch. remitted in mine							
	own Bills, his gains here	140	10	.5	.8	10	19	.8
18 20	July, By Balance, due by conclude	5144	10	13	13	402	12	.1
	Summ—	5284	21	—	—	£	413	11.9

		F.	R.					
	Contra, Creditor.							
1634. 13 23	June, By Randoll Rice his account Currant							
	fold part at 2 months	270	300	6	541	.4	.9	

	Contra, Creditor.							
1634. 12 .7	June, By Diego his account of Fruits for charges	12	25	10	.7			
14 23	Dito By Cash, for my disbursed first charges	1	25	10	.7			
14 23	Dito By Diego his account of Fruits for provision, &c.	12	15	11	.6			
16 20	July By Diego his account Currant, paid Pedro d. Varino	12	338	17	11			
	Summ—	£	405	10	.7			

	Contra, Creditor.							
1634. 14 23	June, By Diego his account of Fruits, for the neat proceed of 270 Pieces of Figs, and 300 Pieces of Raisons.	12	500	.2	8			

		Guil.	sti.	p.				
	Contra, Creditor.							
1634. 13 .7	June, By Tho. Trust for company R. R. $\frac{3}{4}$, and $\frac{1}{4}$ me, our account of Ready-mo-ney, for part received	11020	3	.9	13	1102	—	4
18 20	July, By Balance, for this conclude	4133	.5	11	13	413	.6	8
	Summ—	15153	.9	4	£	1515	.7	—

13)

Anno 1634. in London.

Day			Gul.	fl.	p.	Fol.	£	§	d
		<i>Tho. Trust</i> at <i>Antwerp</i> for company <i>Ran. Rice</i> $\frac{3}{5}$, and $\frac{2}{5}$ me; our account of Ready-money, Debitor.							
13	7	June, To dito <i>Thomas</i> our acco. of Time	11020	3	9	12	1102	—	4
		<i>Figs in Company</i> $\frac{2}{3}$ for <i>Jacob Symonson</i> , and $\frac{1}{3}$ me, Debitor.							
1634	14	2 July, To Voyage to <i>Lisborn</i> , consigned to <i>Diego del Varino</i> , for company, as above, received---	2908	8			785	13	4
15	2	Dito To <i>George Pinchback</i> , for charges				3	20	13	7
		Summ—	2908			£	806	6	11
		<i>Hendrick vander Linden</i> $\frac{1}{2}$, <i>John van Does</i> $\frac{1}{2}$, <i>Jaques Reinf</i> $\frac{1}{2}$, their account of Time, Debitor.							
1634	16	20 July, To dito their account of ready-money, received in part for sold Wares				10	100	—	—
19	20	Dito To Balance, for conclude transported thither—				13	93	19	8
		Summ—				£	193	19	8
		Balance, Debitor.							
1634	18	20 July, To <i>Jacob Symonson</i> my account by him in comp.	2	301	—	8			
18	20	Dito To <i>Jean du Boys</i> , for comp. <i>R. R.</i> $\frac{3}{5}$, me $\frac{2}{5}$ Currant--	6	1092	17	10			
18	20	Dito To <i>Hend. van. Lind.</i> and comp. their commodities	10	194	12	1			
18	20	Dito To Voyage to <i>Antw.</i> in comp. <i>R. R.</i> $\frac{3}{5}$, and $\frac{2}{5}$ me--	10	189	12	—			
18	20	Dito To <i>Andrew Hitchcocke</i> due to me by conclude--	11	446	12	9			
18	20	Dito To <i>Arth. Mumperson</i> my account by him in comp.	12	402	12	1			
18	20	Dito To <i>Tho. Trust</i> , for comp. <i>R. R.</i> $\frac{3}{5}$, me $\frac{2}{5}$ our Time acco.	12	413	6	8			
18	20	Dito To <i>Figs</i> in comp. for <i>Jac. Symonson</i> $\frac{2}{3}$, and $\frac{1}{3}$ for me--	13	806	6	11			
19	20	Dito To <i>Cath.</i> resting therein, and brought hither---	1	947	2	1			
		Summ—	£	4794	3	1			

Anno 1634. in London.

(13

Day		Guil.	li	p	Fol.	£	s	d
	Contra, Creditor.							
13 15	June, By Jean du Boys, for comp. Randall Rice $\frac{1}{2}$, and $\frac{1}{2}$ me, our account Currant by our order remitted him--	11020	—	—	6	1092	17	10
17 20	July, By Prof. & Loss of dito comp. lost--	—	.3	.9	.7	.9	.2	.6
	Summ—	11020	.3	.9	£	1102	—	4
	Contra, Creditor.			ps.				
1634. 18 20	July, By Balance, resting unfold — —	—	—	2908	13	806	.6	11
	Contra, Creditor.							
1634. 16 20	July, By Hendrick vander Linden, and company, their account of commodities, sold for — —	—	—	—	10	193	19	.8
	Balance, Creditor,							
1634. 18 20	July, By Jac. Symonson his account by me in comp.---				.5	512	.3	.8
19 20	Dito By Randall Rice his account by me in company--				6	991	.7	.6
19 20	Dito By Hen. vander Lind. and comp. their commodities				10	194	12	.1
19 20	Dito By Hen. van. Lind. and comp. their ready-money--				10	.99	.7	.7
19 20	Dito By Hen. van. Lind. and comp. their Time account--				13	.93	19	.8
19 20	Dito By Stock, for difference there, being my pref. estate				.1	2902	12	.7
	Summ—				£	4794	.3	.1

THE
JOURNAL
B.

OR,
The Second Journal:

By the which is shewed how to begin the New Books, and
so to prosecute as before.

A N N O 1634.

I N
L O N D O N.

Anno 1634. the 21. of July in London.

		<i>£</i>	<i>s</i>	<i>d</i>
1	Cash, Debitor to Stock <i>£</i> . 947. 2. 1. <i>d</i> . for fundry Coynes in Gold, and Silver, as by the found particulars, the 20. present did appear, producing	947	2	1
1	Andrew Hitchcocke Debitor to Stock <i>£</i> . 446. 12. 9. <i>d</i> . for so much due to me at several dayes, by conclude of former book, fol. 11. being	446	12	9
1	Jacob Symonson at Amsterdam, my account by him in company, debitor to Stock <i>£</i> . 301. — 8. <i>d</i> . for <i>gl</i> 3010. 6. 8. pen. due to me by conclude of former book, fol. 2.	301		8
2	Arthur Mumperson at <i>Dansick</i> , my account by him in company, debitor to Stock <i>£</i> . 402. 12. 1. <i>d</i> . for 5144. Florines, 10. gros. 13. pin. Polish, due to me by conclude of former book, fol. 12. —	402	12	1
2	Figs in Company $\frac{2}{3}$ for Jacob Symonson, and $\frac{1}{3}$ for me, debtors to Stock <i>£</i> . 806. 6. 11. <i>d</i> . for 2908. Pieces unfold in former books, fol. 13. cost as there appeareth	806	6	11
2	Voyage to Antwerp consigned to Thomas Trust, being in company $\frac{2}{3}$ for Randoll Rice, and $\frac{1}{3}$ for me, debitor to Stock <i>£</i> . 189. 12. 8. for the value of 19. Lasts, 24. Mudde, 3. scheples of Wheat unfold, as by former book, fol. 10.	189	12	
2	Jean du Boys at Roan, for company Randoll Rice $\frac{2}{3}$, and $\frac{1}{3}$ for me, our account Currant, debitor to Stock <i>£</i> . 1092. 17. 10. <i>d</i> . for 3642. w. 58. sous, 6. <i>d</i> . due to the said company, as by former books, fol. 6.	1092	17	10
2	Thomas Trust at Antwerp, for company of Randoll Rice $\frac{2}{3}$, and $\frac{1}{3}$ for me, our account of Time, debitor to Stock <i>£</i> . 413. 6. 8. <i>d</i> . for <i>gl</i> . 4133. 5. 11. pen. due to us by conclude of former books upon this account, fol. 12.	413	6	8
3 1	Hendrick vander Linden $\frac{1}{2}$, John van Does $\frac{1}{8}$, Jaques Reynst $\frac{1}{8}$, their account of commodities debitor to Stock <i>£</i> . 194. 12. 1. <i>d</i> . for 160. Pieces of Figs, 4. Bales of Pepper, 15. Butts of <i>Allegant</i> standing upon the Debit of former book, fol. 10.	194	12	1
1 3	Stock, debitor to Jacob Symonson at Amsterdam, his account by me in company <i>£</i> . 512. 3. 8. <i>d</i> . for so much due to him by conclude of former book, fol. 5.	512	3	8

Anno 1634. the 21. of July in London.

		L	s	d
3	<i>Dito, to Randoll Rice his account by me in company</i> l. 991.			
	7. 6. D. for so much due to him upon this account by conclude of former books, fol. 6.	991	7	6
1	<i>Stock, debtor to Hendrick vander Linden ², John van Does ¹, Jaquer Reynst ¹, their account of commodities</i> l. 194. 12. 1. D.			
3	for 16c. Pieces of Figs, and 4. Bales of Pepper sold; being the whole wares in Credit of former books, fol. 10.	194	12	1
3	<i>Dito, to Hendrick vander Linden, and company, as above, their account of Ready-money</i> l. 99. 7. 7. D. for conclude of former books, fol. 10.	99	7	7
3	<i>Dito, to Hendrick vander Linden, and company, as before, their account of Time</i> l. 93. 19 8. D. for conclude of former books, as in fol. 13.	93	19	8

Andrew

A.

Andrew Hitchcock — fol. 1
Arthur Mumperson at Danfick, my
 account by him in company — fol. 2.

C.

Cash — fol. 1.

F

Figs in Company, $\frac{3}{5}$ for *Jacob Symon-*
son, and $\frac{1}{5}$ for me — fol. 2.

H.

Hendrick vander Linden $\frac{1}{2}$, *John van*
Does $\frac{1}{2}$, *Jaques Reinst* $\frac{1}{2}$, their ac-
 count of commodities — fol. 3.
Dito, their account of Ready-mony fol. 3.
Dito, their account of Time — fol. 3.

I.

Jacob Symonson at Amsterdam, my
 account by him in company — fol. 1.
Jean du Boys at Roan, for company
Randoll Rice $\frac{1}{3}$, and $\frac{2}{3}$ for me, our
 account Currant — fol. 2.
Jacob Symonson his account by me
 in company — fol. 3.

R.

Randoll Rice his account by me in
 company — ~~xxx~~ fol. 3.

S.

Stock — fol. 1.

T.

Thomas Trust at Antwerp, for com-
 pany *Randoll Rice* $\frac{1}{3}$, and $\frac{2}{3}$ for me,
 our account of Time — fol. 2.

V.

Voyage to Antwerp, consigned to
Thomas Trust, being in company
 for *Randoll Rice* $\frac{1}{3}$, and $\frac{2}{3}$ for me — fol. 2.

1)

Anno 1634. in London.

					£	s	d
		<i>Cash, Debitor.</i>					
	21	July. To Stocke, resting in former book, fol. 1. —			1	947	2.1
		<i>Stock, Debitor.</i>					
1634	21	July. To <i>Jacob Symonson</i> his account by me in company-			3	512	3.8
	21	Dito. To <i>Randoll Rice</i> his account by me in company-			3	991	7.6
	21	Dito. To <i>Hendr. vander Linden</i> , & comp their commodit.			3	194	12.1
	21	Dito. <i>Hend. vander Lind.</i> & comp. their Ready mony —			3	99	7.7
	21	Dito. To <i>Hen. vand. Lind.</i> & comp. their account of Time			3	93	19.8
		<i>Andrew Hitchcock, Debitor.</i>					
1634.	21	July. To Stock, by conclude of former books, fol. 11 —			1	446	12.9
		<i>Jacob Symonson at Amsterdam, my Guil. Sti. p.</i>					
		account by him in company, Dr.					
1634.	21	July. To Stock, as in former books, fol. 2.			3010	6.8	
					1	301	.8

(I

l s d

Stock, Creditor.

1634.	21	July. by Cash, resting there in former books. ———	1	947	• 2	1
	21	Dito. By <i>Andrew Hitchcock</i> , due to me in former books	1	446	12	• 9
	21	Dito, By <i>Jacob Symonson</i> my account by him in company	1	301	—	• 8
	21	Dito. By <i>Arthur Mumpers</i> . my account by him in comp.	2	402	12	• 1
	21	Dito. By Figs in company, for <i>Jac. Symonson</i> $\frac{2}{3}$ & $\frac{1}{3}$ for me	2	806	• 6	11
	21	Dito. By Voyage to Ant. for company <i>R.R.</i> $\frac{1}{2}$, & $\frac{1}{2}$ for me	2	189	12	—
	21	Dito. By <i>Jean du Boys</i> , for comp. <i>Rand. R.</i> $\frac{1}{2}$, and $\frac{1}{2}$ for me	2	1092	17	10
	21	Dito. By <i>T. Trust</i> , for comp. <i>R.R.</i> $\frac{1}{2}$, & $\frac{1}{2}$ me, our Time acco.	2	413	• 6	• 8
	21	Dito. By <i>Hend. vander Lind</i> . & comp. their commod. acco.	3	194	12	• 1

2.) Anno 1634. in London.

						£	s	d
		Arthur Mumperson at Danfick, my account by him in company, D ^r , 2 ^d July. To Stock, due as in former books, fol. 12. —————	Flor.	gr.	p.			
			5144	10	13	1	402	12 1
1634	21	Figs in Company, for Jacob Symonson, and $\frac{1}{3}$ for me, Debtors. July. To Stock, resting unfold, as by acco. fol. 13. —————			29c8	1	806	06 11
1634	21	Voyage to Antwerp, consigned to Thomas Trust, being in company of Randoll Rice, and $\frac{2}{3}$ for me, De- bitor. July. To Stock, resting unfold, as in fol. 10. for —————				1	189	12 —
1634	21	Jean du Boys at Roan, for compa- ny Randoll Rice, and $\frac{2}{3}$ for me, our account Currant, Debitor. July. To Stock, due as in former book, fol. 6. —————	W	S	D			
			3642	58	.6	1	1092	17 10
1634	21	Thomas Trust at Antwerp, for company Ran. Rice, & $\frac{2}{3}$ for me our account of Time, Debitor. July. To Stock, due as in former book, fol. 12 —————	Guil.	li.	p.			
			4133	5	11	1	413	06 8

32

Anno 1634. in London.

L | S | D

Hendrick vander Linden $\frac{1}{2}$, John van Does $\frac{1}{2}$, Jaques Reynst $\frac{1}{2}$, their account of commodities, debtor.	ps.	bu.	ba.
--	-----	-----	-----

21 July. To Stock, brought from former
book, fol. 10. ————

198.

bu.

ba.

160

15

4

I

194

12 • 1

• 1

*Jacob Symonson at Amsterdam, his account by
me in company, debtor.*

Randell Rice, his account by me in company,
debitor.

*Hendrick vander Linden $\frac{1}{2}$, John van Does $\frac{1}{6}$, Jaques
Reynst $\frac{1}{6}$, their account of ready money, deb.*

Hendrick vander Linden $\frac{1}{2}$, John van Does $\frac{1}{7}$, Jaques Reynst $\frac{1}{5}$, their account of Time, debtor.

Anno 1634. in London.

3)

						£	s	d
		<i>Contra, Creditor,</i>	ps.	bu.	ba.			
21		July By Stock, brought from former Book, fol. 10. —————	160	.	4	1	194	11.1
1634.	21	<i>Contra, Creditor.</i>						
		July By Stock, due from former book, fol. 5. —————				1	512	3.8
1634.	21	<i>Contra, Creditor.</i>						
		July By Stock, due in former book, fol. 6. —————				1	991	7.6
1634.	21	<i>Contra, Creditor.</i>						
		July By Stock, due as in former book, fol. 10. —————				1	99	7.7
21		<i>Contra, Creditor.</i>						
		July By Stock, due as in former book, fol. 13. —————				1	93	19.8

Amesbury (Mass.)

July 1st 1861
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July 1st 1861
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July 1st 1861
Book 1st

Science-lovers,



In this Books Title, I made promise of Two Waste-books for exercise of the Studious; and according to the second Rule of Aid, under the 62. place, the Promiser is Debtor: therefore to have a discharge, I make part of performance in the ensuing. For here you have the first Waste-book, comprehending many varieties of usual passages amongst Merchants: here you have the True course of the Inventories Entrances; then followeth the Daily passages of Trading: here you have all general matters belonging to Proper accounts: In this part of the Waste-book Factorage accounts are likewise begun; and all passages made so plain, that a mean capacity may apprehend them. Therefore, who ever hath deemed this Arts-learning to be Obscure, or Difficult, and for that cause hath been kept back from the Secresie thereof, shall in the Progress of my Teachings-method find such delectable proceedings, that (contrary to his expectation) he will with ease attain to this first Waste-books true Balances

End.

Ingenuous Learner,

When you intend to undergo the studious Task of Learning the ensuing two Waste-books; then note, that when the Book lyeth open before you, then is the side upon the Left hand the Waste-books propositions; from thence you are to seek your Debtors and Creditors: and the side upon the Right hand, are the Journals Dictations: that is, such words (though not Rhetorical) as are most plain, to explain the Waste-books parcells after the Debtors and Creditors are found; thus entred for the Learners ease; not regarding my labour, nor charges at the Press, for this Art-desirers good.

Anno 1633. the first of January in Amsterdam. Guil. li. pe

Title.		
1. Of the Ready money that we have, when we begin to trade : or, by conclude of former Books.		
1. Calculating my estate (when I left my former kind of Book-keeping) I found in several coyns of Gold and Silver, as by the agreement of my Cash, and Cash-book appeareth, the sum of—	1298	—
2. And in the Banck of this City (as by my account upon fol. 1765. appeareth) there is due to me—	6789	—
2. Of Wares, Houses, Ships-parts, and the like.		
3. I have 200. Pieces of Cambrix-cloth remaining unfold, producing at 40. guilders per Piece unto—	8000	—
4. More, I have a House called King David, standing upon the New-Market of this City : which cost, besides the Legacy going out of the same—	4953	15 —
5. I have $\frac{1}{6}$ of the good Ship called the Rain-bow of Sardam, Shipper upon the same is John Johnson the Elder of Ilpendam, my part cost—	963	12 8
3. Of Debtors.		
6. Jack Pudding at Bondon hath sent me an account dated the 28. of November last, wherein is due to me by conclude in Ready mony 89. l. 12. s. sterl. proceeding from sales of several Wares for my account, exchange at 33. s. 4. d. produceth—	896	—
7. Daniel Beeffe of Purmerent hath delivered me his Bond, proceeding from commodities sold him, due the 19. present, being—	1017	3 —
4. Of Debt-Demanders.		
8. Gerard Frind of Ilpendam, hath a Bill of mine, being for goods bought of him, due the 26. present, producing unto—	465	10 8
The 5. Dito.		
9. Alexander Ham dwelleth in the House called King David, stand-		

Anno 1633. the first of January in Amsterdam. Guil. fil. pe

Title.

1. Of the Ready money, &c.

1.) gl. 1298. for several coyns of Gold and Silver, at present in my House, as between the agreement of my Cash, and Cash-book appeareth, the sum of

1298

2.) gl. 6789. due to me in the Banck of this City, as by my account in their Book, fol. 1765. appeareth, being

6789

2. Of Wares, Houses, Ships. &c.

3.) gl. 8000. for 200. Pieces of Cambrix-cloth, by me unfold; producing at 40. gl. per Piece

8000

4.) gl. 4953. 15. stuy. which the said House (standing upon the New Market of this City) cost first penny, besides the Legacies due out of the same

4953

5.) gl. 963. 12. 8. pen. for 16. of the same, upon which John Johnson the Elder of Ilpendam, is Shipper, my part cost

963

3. Of Debtors.

6.) gl. 896. for 89. l. 12. s. sterl. due to me in Ready money, proceeding from Wares sold for me, as by an account received, bearing date the 28. of November, exchange at 33. s. 4. d.

896

7.) gl. 1017. 3. stuy. for commodities formerly sold him, as by his Bond, due the 19. present, being

1017

4. Of Debt-Demanders.

1.) gl. 465. 10. 8. pen. for Wares formerly bought of him, by my Bond, due the 26. present, being

465

The 5. Dito.

.) gl. 360. for his yearly dwelling rent of the said house, standing upon

Anno 1633. the fifth of January in Amsterdam.

Gul fl pe

ding upon the New Market of this City; his Rent will be due the first of April next, producing yearly

360

10. Jacob Hönger hath a yearly Legacy of 50. gl. out of the House called King David, due the 27. of February next, to be released after 16. years purchase, chief sum, and rent produceth

850

5. Wares bought for ready money, and presently paid.

11. Bought of Thomas Coster 15. Butts of Sherry-sack, at 84. gl. per Butt, my payment is

1260

6. Wares sold for ready money, and presently received.

12. Sold unto William Pensard 16. Pieces of Cambrix-cloth: my receipt at 45. gl. per Piece, is

720

13. There is a Legacy of 60. gl. now given to me out of the House called the Emperour, standing upon the Colke of this City, payable by Susanna Peters Orphants, due the 28. of February next, to be released after 18. years purchase, chief sum and rent produceth

1140

7. Wares bought, to pay upon Demand.

The 12. Dito.

14. Bought of Daniel Beef 16. Lasts of Rye, at 60. ggl. each Last, to pay upon demand, being

1344

8. Wares sold to be paid upon Demand.

15. Sold unto Gerard Frind 12. Pieces of Cambrix-cloth, at 43. gl. 16. stuy. per Piece, to pay upon demand, being

9. Wares bought, paying part ready money, the remainder upon Time.

The 15. Dito.

16, 17. Bought of Gerard Frind 58. Hogsheads of French Aqua-vita,

Anno 1633. the 5. of January in Amsterdam.

Gul. fl.

upon the New-Market of this City, which Rent will be due the first of April next, being

360

10.) gl. 850. for a yearly Legacy of 50. gl. out of the said House, due the 27. of February next, to be released after the rate of 16. years purchase. the chief sum, and rent produceth

850

5. Wares bought for, &c.

11.) gl. 1260. for 15. Butts of Sherry-sack, bought of Thomas Coffer, at 84. gl. per Butt; my payment is

1260

6. Wares sold, and, &c.

12.) gl. 720. for 16. Pieces of Cambrix-cloth, sold to William Pensard at 45 gl. per Piece: my receipt is

720

13.) gl. 1140. For a yearly Legacy of 60. guilders, now given to me, out of the House called the Empetour, standing upon the New-sides Colke of this City; due the 28. of February next: and may be released at the rate of 18. years purchase: chief sum, and rent is

1140

7. Wares bought, to pay, &c.

The 12. Dito.

14.) gl. 1244. for 16. Lafts, bought of him at 60. ggl. per Laft, to pay upon demand; being

1244

8. Wares sold to be, &c.

15.) gl. 525. 12. stuy. for 12. Pieces sold him at 43 $\frac{1}{2}$ gl. per Piece to pay upon demand

525

9. Wares bought, paying, &c.

The 15. Dito.

16.) gl. 5568. for 58. Hogheads of French Aqua-vitæ, at 96. gl. paying part ready mony, the remainder upon 3. mon. being all

5568

17.) gl. 37.84.

Anno 1633. the 15. of January in Amsterdam.

Guit. fl. pe.

vitæ, paying 3784 gl. now ready; the remainder upon 3. months:
the whole at 96. gl. per Hogthead, is

5568

10. Wares sold, receiving part presently, the
Remainder upon time.

The 21. Dito.

18, 19. Sold unto William Ducket 58. Hogtheads of French
Aquavitæ, receiving 4960. gl. now ready, the remainder at 3.
months: the whole at 120. gl. per Hogthead, produceth

6960

11. To pay a Debt now expired.

The 27. Dito.

20. Unto Daniel Beef for conclude of account, do I pay

326

17

12. To receive a Debt now expired.

21. Of Gerard Frind received to clear the first parcel

60

1

8

13. Mony fetcht out of Banck.

The 5. of February, 1633.

22. Fetcht out of Banck, being paid me by Frederick Wats
the Cashier

6000

14. Mony carried into Banck.

The 7. of February.

23. My servant Francis Willing, according to my order, hath
carried mony into Banck, and delivered it to John Nimble, to
be set upon my account, being

987

15

8

15. Mony and Wares, bartred for other Wares.

The 15. Dito.

24. Received of Gerard Frind 4. Barrels of Couchaneille,
weighing Netto 560. lb. at 18. gl. per Centum

10080

25. Against

An. 1633. the 15. of January in Amsterdam.

Gulden

17.) gl. 3784. paid unto him in part of the above-named Aquavita

3784

10. Wares sold, receiving, &c.

The 21. Dito.

18.) gl. 6960. for 58. Hogheads of French Aquavita, at 120. gl. receiving part ready-money, the remainder upon 3. months, being all-

6960

19.) gl. 4960. received in part of the above-named Aquavita

4960

11. To pay a Debt, &c.

The 27. Dito.

20.) gl. 326. 17. fluy. paid unto him for conclude of account

326 17

12. To receive a Debt, &c.

21.) gl. 60. 1. 8. pen. received of him in full of account, being---

60 1 8

13. Money fetcht, &c.

The 5. of February, 1633.

22.) gl. 6000. fetcht out of the same, being paid unto me by Frederick Wats, Cashier, to wit

6000

14. Money carried, &c.

The 7. Dito.

23.) gl. 987. 15. 8. pen. carried into the same according to my order, by my servant Francis Willing, and delivered it to John Nimble, to be set upon my account, being

987 15 8

15. Money and Wares, &c.

The 15. Dito.

24.) gl. 10080. for 4. Barrels received of him in barter, weighing Netto 560. lb. at 18. gl. per Centum, is

10080

V

25. gl. 1778.

Anno 1633. the 15. of February in Amsterdam. Guil. Kipe

25. Against the which I have delivered him 15. Last, 23. Mudde, and 3. Scheples of Rye, being the product of 16. Last, producing at 80. ggl. per Last, unto

1778 10

26. More, 60. Pieces of Cambrix-cloth, at 47. gl. per Piece

2820

27. And unto his Servant *Anthony Succaro* paid to clear this Truck

548 10

16. Wares bartred against other Wares, and Money, enjoying rebate.

The 21. Dito.

28. Delivered unto *William Ducket* 4. Barrels of Couchaneille, poize Netto. 558. lb. at 25. gl. per lb.

13950

29. Against the which he delivereth me 334. Ends of Brasil-wood, poize Netto. 22170. lb. at 44. gl. per Centum, upon fifteen months discount

9754 16

30. My receipt in Money to clear this account is

5082

31. Because the discount at 8. per Centum, produceth

886 16

17. To receive a Debt now due.

The 3. of March.

32. Received of *Joost Peterson*, for the Orphants of *Susanna Peters*, the Legacy of the House called the *Emperour*, due the 28. of February last

60

18. To pay by assignment a now expired Rent, and by Assignment to receive the over-plus: allowing Interest to the paying man.

33. Assigned *Jacob Honger* upon *Alexander Ham*, for a Legacy which dito *Jacob* hath yearly out of the House King *David*, due the 27. of February last, being

50

34. Received of *Giles Swaine* by Assignment of *Alexander Ham* the remainder of a years Rent of the before-named House, due the first of April next, being

310

35. So

An. 1633. the 15. of February in Amsterdam.

Gul fl pe

25.) gl. 1778. 10. fluy. for 15. Last, 23. Mudde, 3. Scheple, delivered him, being the proceed of 16. Lalt, are at 80. ggl. in part of Barter

1778 10

26.) gl. 2820. for 16. Pieces, at 47. gl. in part of Barter, delivered him, being

2820

27.) gl. 5481. 10. fluy. paid in full of this Barter unto his Servant *Anthony Succaro*

5481 10

16. Wares Bartered for, &c.

The 21. Dito.

28.) gl. 13950. for 4. Barrels delivered him in Truck, weighing Netto. 558. lb. at 25. gl. per Centum, being

13950

29.) gl. 9754. 16. fluy. for 334. Ends of Brasil-wood, recived in part of Truck, weight Netto. 22170. lb. at 44. gl. per Centum, upon 15. months discount, being

9754 16

30.) gl. 5082. received of him in full of this Truck, being

5082

31.) gl. 886. 16. fluy. for the discount of gl. 9754. 16. fluy. at 8. per Centum, for 15. months, is

886 16

17. To receive, &c.

The 3. of March.

32.) gl. 60. received of *Joost Peterfon* the Legacy of the Empe-
rour, due the 28. of *February* last

60

18. To pay by Assignment, &c.

33.) gl. 50. for mine Assignment delivered dito *Jacob*, in full of a Legacy, which he yearly hath out of the House King *David*, due the 28. of *February* last, being

50

34.) gl. 310. by his Assignment received of *Giles Swaine* the remainder of a years Rent of the House King *David*, due the first of *April* next, being

310

Anno 1633. the 3. of March in Amsterdam.

Gulden

35. So that the said *Alexander* payeth 1. month before the time, which allowance I pay him out of Purse, being at 7. per Centum

..2.2

19. To Book renewed Legacies, and Rents.

36. The Legacy of the House called the Emperour, to be paid yearly by *Susanna Peters Orphants*, will be due the 28. of February next, 1634. being

.60

37. The Rent of the House called King *David*, wherein *Alexander Ham* dwelleth, will be due the first of April next, 1634. being

360

38. The Legacy that *Jacob Honger* hath yearly out of the House King *David*, will be due the 27 of February next, 1634. being

..50

20. To give a Gratuity.

39. Unto the experienced Counseller, Master *James Well-speaker*, have I freely given a Piece of Cambrix for expedition in my matters, the Piece cost

..40

21. To receive a Gratuity.

40. *William Ducket* hath freely given me 6. Ends of Brasil-wood, poize 400. lb. for Remuneration of my former Aid, and Counsel in helping him to a good Chapman for all his other Brasil, which Reward, Requital, or Recompence, at 44. gl. per Centum, is

176

22. To buy Wares upon after-delivery.

The 13. Dito.

41. Bought of *William Ducket* 36. Lasts, 14. Mudde of Rye, which he (by promise) is to deliver me within 14. days after this date, at 60. ggl. per Last, is

3067 11

23. To sell Wares upon after-delivery.

42. Sold unto *Jacob Honger* 340. Ends of Brasil-wood, weighing in all 22570. lb. the same have I promised to deliver him, or Assigns, within 14. days next coming, producing at 44. gl. per Cent. upon 16. months rebate, unto

9930 16

24. Money

Anno 1633. the 3. of March in Amsterdam.

35.) gl. 2. 2. fluy. paid the said *Alexander* out of Purse, because he payeth 1. month before the time; allowance at 7. per Cent.

• 2 2 —

19. To Book renewed, &c.

36.) gl. 60. for the yearly renewed Legacies of the House called the Emperour, due the 28. of February, 1634. being

• 60 —

37.) gl. 360. for the yearly dwelling Rent of the same, now renewed, due the first of April, 1634. being

360 —

38.) gl. 50. for the yearly Legacy of the same now renewed, due the 27. of February, 1634. being

• 50 —

20. To give a Gratuity.

39.) gl. 40. for one Piece given as a Gratuity unto the experienced Counseller, Master *James Well-speaker*, for expedition used in my matters: the Piece cost

40 —

21. To receive a Gratuity.

40.) gl. 176. for 6. choice Ends of Brasil-wood, q^t. 400. lb. given me by *William Ducket*, for Remuneration of my former Aid and Counsel, in helping him to a good Chapman for all his other Brasil, which Recompence at 44. gl. per Centum

176 —

22. To buy Wares, &c.

The 13. Dito.

41.) gl. 3067. 11. fluy. for a Bargain of 36. Lafts, 14. Mudde of Rye, which he (by promise) is to deliver me in 14. days after this date, being at 60. ggl. is

3067 11 —

23. To sell Wares, &c.

42.) gl. 9930. 16. fluy. for a Bargain of 340. Ends of Brasil-wood, Weight, Netto. 22570. lb. which by promise I am to deliver him, or Assigns, within 14. days next coming, upon 16. months discount, producing at 44. gl. per Centum, unto

9930 16 —

24. Money

Anno 1633. the 13. of March in Amsterdam.

Guilt li pe

24. Money taken upon Interest, being
presently received.

43. 44. Upon Deposito received of *Susanna Peters Orphans*
600. gl. being with Interest at 8. per Centum per Annum for three
months time

608

25. Money put forth upon Interest, and
presently paid.

45. 46. Delivered upon Deposito unto *Daniel Beefe* 1000. gl.
being with Interest at 8. per Centum per Annum for 3. months

1030

26. Agreed with another, for Money upon Interest, which I
am to receive certain days after the agreement;
yet I Book the same instantly, as an
Example of the like.

The 21. Dito.

47. With *Alexander Ham* agreed, that he is to deliver me with-
in some few days, for 3. months upon Deposito

1000

27. Agreed with another, for Money upon Interest, which
I am to pay certain days after our agreement; the
same I now instantly Book, as an In-
stance for the like.

48. Condescended this day, to deliver within some few days un-
to *Jacob Honger* upon Deposito, for 3. months time

600

28. Money paid unto a Shipper, for my part of the
Ships Victualling.

The 25. Dito.

49. Unto *John Johnson Goyer* have I paid my $\frac{1}{16}$ Victualling of
the Ship called the *Rain-Bow* of *Sardam*, now riding in *Texel-*
Road, to launch forth with the first good Wind, my part produceth--

80

29. To

Anno 1633. the 13. of March in Amsterdam.

Gulden

24. Money taken upon, &c.

43.) gl. 600. received upon Deposito for 3. months at 8. per Centum per Annum

600

44.) gl. 8. being for the Interest of 600. gl. for 3. months, at 8. per Centum per Annum

.8

25. Money put forth, &c.

45.) gl. 1000. delivered him upon Interest for 3. months, being at 8. per Centum, per Annum

1000

46.) gl. 30. being for the Interest of 1000. gl. at 12. per Centum, per Annum, for 3. months time

30

26. Agreed with another, for, &c.

The 21. Dito.

47.) gl. 1000. for our agreement, that he is to deliver me within some few days, for 3. months upon Deposito

1000

27. Agreed with another, for, &c.

48.) gl. 600. for so much agreed upon this day, to deliver him within some few days upon Deposito, for 3. months time

600

28. Money paid unto a Shipper, &c.

The 25. Dito.

49.) gl. 80. Paid unto John Johnson Goyer, for my revictualling of her: the lying now in Texel-Road, to launch forth with the first good Wind, my part produceth

80

29. To

Anno 1633. the 29. of March in Amsterdam.

Gulden

17. To receive Money for my part of Ships freight,
or gain, upon a Voyage.

50. John Johnson Goyer, not intending to have come into Texel-
Road with his Ship, did pay 18. l. sterl. the 30. passado unto Jack
Pudding at London, for my $\frac{1}{6}$ advance upon the Rain-bows Voy-
age: the same hath he sent me in English Money by Peter Claſon
Viſcher, producing at 5. per Centum, unto

189

30. Wares now delivered, which formerly were sold
upon delivery: and the money now made me
good by Assignment.

The 2. of April.

51. Delivered unto Seager Solt, by order of Jacob Honger, the
340. Ends of Brafil-wood, sold unto him the 13. passado, upon
delivery, poize 22570. lb. at 44. gl. per Cent. upon 16. months
discount, is

9930 16

52. The discount at 8. per Centum, per Annum, for 16. months,
is

957 7

53. So that for my payment he assigneth me upon Symon Sent-
forth, the same upon Francis Further: and he upon Paul Payer, of
whole servant, Nath. Nimble Fingers, I receive

8973 9

54. And for my promise-performance I enter this, being

9930 16

31. To receive Wares, which formerly were bought
upon delivery, paying the same in Banck;
enjoying Banck-money.

55. In lieu or place of that which William Ducket sold me the
13. passado, I receive of him but one half, for which we are agreed
so to let it pass, the same at price bought, produceth

1533 15 8

56. The same I make good in Banck, upon the account of Ge-
rard Frind, for dito William

1533 15 8

57. Banck-

Anno 1633. the fifth of January in Amsterdam.

Gul. fl. pe

29. To receive money for, &c.

50.) gl. 189. for a bag of Spices received by Shipper *Peter Glasen Vischer*, from *Jack Pudding* at *London*, being 18. l. sterling, which *John Johnson Goyer*, not then intending to have come into the Rode of *Texel* with his Ship, left with him the 30. passado for my $\frac{1}{2}$ part advance upon the Ships Voyage, producing here at 5. per Centum, unto—

189

30. Wares now delivered, &c.

The 2. of April.

51.) gl. 9930. 16. fluy. for 340. Ends, quantity 22570. lb. sold the 13. of *March* upon delivery, but now delivered, to be discounted at 16. moneths, producing at 44. gl. per Cent. to—

9930 16

52.) gl. 957. 7. fluy. for the discount of 9930. 16. upon 16. moneths, at 8. per Centum per Annum, being—

957.7

53.) gl. 8973. 9. fluy. for his Affignation first upon *Simon Sentforth*, by him upon *Francis Further*, and he upon *Paul Payer*, of whose servant *Nath. Nimble-Fingers*, I receive—

8973.9

54.) gl. 9930. 16. fluy. for the parcels discharge entred the 13. of *March*, because of my promise-performance, I writ back

9930 16

31. To receive Wares, which, &c.

55.) gl. 1533. 15. 8. pen. for 18. Last, 7. Mudde, received of him in lieu of that which was agreed upon the 13. of *March*, for which we condescend to let it pass so; the same at 66. ggl. per Last, is—

1533 15 8

56.) gl. 1533. 15. 8. pen. by his order made good upon the account of *Gerard Frind*—

1533 15 8

X

gl. 35. 15. 8.

Anno 1633. the 2. of April in Amsterdam. Guil. sti. pe

57. Banck-moneys advance paid me in hand by *dno William*,
is at 2 $\frac{1}{3}$ per Centum ..35 15 8

58. And for his promise-performance, this is thus entred, being 3067 11 —

32. Money which formerly was agreed for upon Interest,
is now made me good in Banck, allowing
Banck-money.

The 5. Dito

59. *Jeremias Willing*, by order of *Alexander Ham*, hath writ
in Banck upon my account the sum agreed for the 21. pastado,
being 1000 —

60. Banck-money now paid him in hand at one per Centum, is ..10 —

61. His promise-performance being the cause of this parcel,
to equalize a former made parcel of 1000 —

62. So that the Interest at 8. per Centum, per Annum for 3.
moneths, is ..30 —

33. Money now made good in Banck, which formerly
I promised upon Interest, enjoying Banck-
money allowance.

63. Made good in Banck upon *Gerard Frinds* account, the
agreement with *Jacob Honger*, done the 21. of March, being .600 —

64. Banck-moneys allowance now paid me in hand, is ...8 —

65. This parcel arising from my promise-performance, is .600 —

66. Interest at 12. per Centum, per Annum, for 3. moneths, is ..18 —

44. To

Anno 1633. the 2. of April in Amsterdam.

Gul. fl. pe.

57.) gl. 35. 15. 8. pen. being made good unto me in hand, for Banck-monies advance, at $2\frac{1}{2}$ per Centum, is

..35 15 8

58.) gl. 3067. 11. fluy. for the parcels discharge, entred the 13. of March, which being agreed upon, I write back

3067 11 —

32. Money which formerly was, &c.

The 5. Dito.

59.) gl. 1000. writ upon my account by *Jeremias Willing*, for dito *Alexander*, being the sum agreed upon the 21. of March, which was

1000 —

60.) gl. 10. for Banck-money paid him out of hand to dito *Alexander*, being at one per Centum

..10 —

61.) gl. 1000. for the discharging of his promise made unto me the 21. of March, 1633. being

1000 —

62.) gl. 30. for 1000. gl. forbearance 3. moneths, *pro rato* 8. per Centum, per Annum, being

..30 —

33. Money now made good, &c.

63.) gl. 600. made good by his order upon *Gerard Frinds* account, the sum agreed for the 21. of March, being

.600 —

64.) gl. 8. for Banck-monies allowance, now paid me in hand, being

...8 —

65.) gl. 600. for the parcels discharge, entred the 21. of March, because of my promise, which being performed, I write back that

.600 —

66.) gl. 18. for 3. moneths forbearance of 600. gl. *pro rato* 12. per Centum, per Annum, is

..18 —

Anno 1633. the 19. of April in Amsterdam.

Gulden

34. To enter Interest, for a Debt due to me from another.

67. Jack Pudding did send me an account, dated the 28. November last, wherein by conclude was due to me 89. l. 12. s. ster. detained now 5. moneths in his hands, producing at 10. per Centum, unto 3. l. 14. 8. d. sterl. exchange, at 33. s. 4. d. is—

37. 6 8

35. To pay money upon Ships-hazzard.

68. Paid this day upon Seas-hazzard, or Ships-keel, 240. ricks Dollers unto Shipper William Lawrentson, to be repaid in London to Jack Pudding, for my account upon his safe arrival there, or wheresoever he breaketh his lading in the said Kingdom, my payment at 50. stuy. per Doller, is 60. l. sterl. exchange at 33. s. 4. d. is—

600

69. So that the advance, at one penny sterl. upon each guilder, which he is to pay likewise unto the said Jack Pudding, is 2. l. 10. s. sterl. exchange, as above—

25

36. To buy out a Lease upon my House, paying ready-money.

The 23. Dito

70. Jacob Henger hath a Lease of 50. gl. yearly out of my House called King David, the same I have bought free, at rate of 16. years purchase; my payment is—

800

71. So that he acquitteth me by agreement the time of the said Rent, beginning the 27. of February last, being yearly—

50

37. To sell a Lease due to me from another House, receiving it presently.

72. Susanna Pectors Orphans have bought out the Legacy upon the House called the Emperour, at rate of 18. years purchase: my receipt is—

1080

73. So that I re-write the said Rent, begun the 28. of February last, being yearly—

60

74. Interest

Anno 1633. the 19. of April in Amsterdam. Guil. stipe

34. To enter Interest, for a Debt, &c.

67.) gl. 3⁴ 6.8. pen. for the forbearance of 89. l. 12. s. sterl. detained now 5. moneths in his hands, as by an account dated the 28. of November last, then due to me in ready money, producing at 10. per Centum, unto 3. l. 14. s. 8. d. sterl. exchange at 33. s. 4. d. Flemish, for one pound sterling, is—

37. 6 8

35. To pay money, &c.

68.) gl. 600. paid him this day 240. ricks Dollars upon Ships-hazzard, to be repaid in London for my account to Jack Pudding, upon his safe arrivement there, or wheresoever he breaketh his lading in the said Kingdom, my payment is 60. l. sterl. exchange at 33. s. 4. d. Flemish, for each pound sterling, is—

600

64.) gl. 25. for a penny sterl. advance, upon each gl. that he is to pay unto the said Jack Pudding is, 2. l. 10. s. sterl. exchange at 33. s. 4. d. being—

25

36. To buy out a Lease, &c.

The 23. Dito.

70.) gl. 800. paid for his principal of a yearly Legacy of 50. gl. that he hath out of my House the King David, the same I have now bought free, at rate of 16. years purchase, my payment is—

800

71.) gl. 50. for the time acquitting of the said rent, writ back, as by agreement, which began the 27. of February last, is—

50

37. To sell a Lease due, &c.

72.) gl. 1080. for the principal of a yearly Legacy of 60. gl. that I have out of the house the Emperour, by them now bought free, after the rate of 18. years purchase, my receipt is—

1080

73.) gl. 60. for the writing back of the said rent, which began the 28. of February last, being yearly—

60

74.) gl. 1.

Anno 1633. the 23. of April in Amsterdam.

Gulil stipe

74. Interest of the same at 12. per Cent. for 2. moneths, now paid me, is

..1.4

38. To assign a Debt-Demander upon a Debitor, and to receive the rest my self.

The 27. Dito.

75. 76. Assigned Gerard Frind upon William Ducket for 1784. gl. the Remainer payeth the said Ducket unto me; the whole was

2000

39. Advice that the monies formerly here paid upon Ships-hazzard, are there re-paid.

The 6. of May.

77. Jack Pudding at London advertiseth me, that Shipper William Lawrentson is there well arrived, of whom he hath received for my use 62. L. 10. s. sterl. delivered here the 19. passado upon Ships-hazzard, exchange at 33. s. 4. D. is

.625

40. To ship, or send Goods unto another Place, or Land, to be sold for my account; and this sending hath four Considerations.

The 18. Dito.

78. (1.) Shipt to London in the Gray-hound of Soeter-meere, by Shipper John Clason of Assen-Delft, 100. Pieces of Cambrix-cloth; the same I have sent to Jack Pudding, to sell for my account, producing at 40. gl. per Piece, to

4000

79. (2.) Bought of Anthony Succaro 1800. Fraills of Figs, the same I have shipped By, and Unto, as above, to be sold for my account, my payment at 40. stuyvers per Piece, is

3600

The 31. Dito.

80. (3.) Bought of Christopher Prume 10. Bales of Pepper, poize Nett. 3280. lb. the same I have shipt to Hambrough by Shipper Jaques Snell, and consigned to John van Essen, to be sold for my account, producing at 27. D. per lb. upon 4. moneths time, unto

2214

81. (4.) Jack Pudding (according to my order) hath shipt to Dan-sick,

Anno 1633. the 23. of April in Amsterdam. Guil / stipe

74.) gl. 1. 4 *fluy.* for 2. moneths forbearance of 60. gl. being at rate of 12. *per Cent.* is

.. 1 . 4

38. To assign a Debt, &c.

The 27. Dito.

75.) gl. 1784. for mine Assignment delivered to the said Gerard in full; but upon the said William only in part of account

1784

76.) gl. 216. received of him in full of account, being

216

39. Advice that the monies, &c.

The 6. of May.

77.) gl. 625. for 62. *l.* 10. *s* sterl. which dito Shipper hath delivered unto him, the value paid here the 19. of April last, upon Seas-hazzard, exchange at 33. *s.* 4. *D* Flemish, is

625

40. To ship, or send goods, &c.

The 18. Dito.

78. (1.) gl. 4000. for a 100. Pieces shipt in the Gray-hound of Soeter-meere, by Shipper John Clason of Assen-Delft; the same I have sent to the said Jack to sell for my account, producing at 40. gl. *per* Piece unto

4000

79. (2.) gl. 3600. for 1800. Fraills of Figs, bought of Anthony Succaro, the same I have shipt By, and Unto, as above, for my account, my payment at 40. *stivers per* Frail, amounteth unto

3600

The 31. Dito.

80. (3.) gl. 2214. for 10. Bales of Pepper, bought of him at 4. moneths time; quantity 3280. *lb.* the same I have sent by Shipper Jaques Snell, unto John van Essen, to be sold for my account, producing at 27. *D.* *per lb.* unto

2214

81. (4.) gl. 1860. for 80. English Durances, which he, according to

to

Anno 1633. the 31. of May in Amsterdam. Guil si pe

sick, by Shipper Giles the Post, 80. English Durances, and con-
signed them to Peter Brasseur, to be sold for my account, which
cost in England with all charges 186. l. sterl. exchange at 33. s.
4. D. Flem. for each l. sterl. is—

1800

41. How to enter the charges done upon the
Shipt-goods.

82.) Custom, and other petty charges done upon the Figs
and Cambrix, is—

130

83.) Custom, and other petty charges upon the Pepper, is—

72 15

42. To cause sent goods to be insured, paying
the same presently.

84.) Leonard Spreewe hath insured my Cambrix, shipt to
London the 18. of May, my payment at 2 per Centum, is—

80

43. To cause sent goods to be insured, paying the premie,
upon advice of the safe arrivement there.

85. The said Leonard hath insured my Pepper, shipt for Ham-
brough the 31. of May last, for which (upon the safe Arrivals
advice) he is to have at 3. per Centum—

66 8

44. Goods insured by me, which another man had
shipt for his own account, provided that the
Premie is presently paid me.

The 15. Dito.

86. I have insured Clace Capons Canary Wines, shipt the 8.
hereof from hence to Roan, by Michael Mop, Master of the
Swan, amounting unto 1305. gl. my receipt at 6. per Centum, is—

78 6

45. Goods insured by me, which another man had shipt for
his own account, whereof I am to receive the Premie
upon notice of the safe arrival there.

The 27. Dito.

87. I have insured Jaques Jolyt 88. Pieces of Cambrix-cloth,
shipt

Anno 1633. the 31. of May in Amsterdam. Guilt Ship

to my order hath shipt by *Giles* the Post, and sent them to *Peter Brasseur*, the same cost in *England*, with all charges, 186. I. sterl. exchange at 33. s. 4. D.

1860

41. How to enter the charges, &c.

82.) gl. 130. for Custom, and other petties upon Figs and Cambrix shipt

130

83.) gl. 72. fluy. 15. for Custom & other petties upon Pepper sent

72 15 2

42. To cause sent Goods, &c.

The 7. of June.

84.) gl. 80. for Insurance of my Cambrix, shipt thither the 18. of May, my payment unto *Leonard Spreewe* Assuror, at 2. per Centum, is

80

43. To cause sent Goods, &c.

85.) gl. 66. 8. fluy. for Insurance of my Pepper, sent thither the 31. of May last, whereof (upon advice of the safe arrival there) he is to be paid at 3. per Centum

66.8

44. Goods insured by me, &c.

The 15. Dito.

86.) gl. 78. 6. fluy. for the Insurance of *Claes Capons* Canary Wines, shipt from hence to *Roan*, the 8. present, by Shipper *Michael Mop*, Master of the *Swan*; my Receipt at 6. per Centum, of 1305. gl. is

78.6

45. Goods insured by me, &c.

The 23. Dito.

87.) gl. 330. for the Insurance of 88. Pieces of Cambrix, valued
Y at

Anno 1633. the 27. of June in Amsterdam. Guilt st pe

shipt to *Lisborn* for his account the 15. present, by *Randol Ruyve*, Master of the *Raven*, producing 3300. *gl.* for which Insurance upon advice of the safe arrival there, he is to pay me after 10. per Cent. Broker *John Johnson Rarop*, the Insurance is--

• 330

46. Writings received, that part of the Goods shipt, and sent upon my adventure, are cast away at Sea.

-----The 30. Dito.-----

88. *Jack Pudding* writeth me from *London*, that shipper *John Clason*, sailing upon a Sand, was forced *some-what* to disburthen his ship, casting (amongst other Goods) 100. Frails of my Figs over-board, producing at 2. *gl.* per Piece-----

• 200

47. Advice, that part of my sent Goods that were for me Insured, ore cast away, which the Insuror now payeth me.

89. More, he advertiseth me, that 6. Pieces of my *Cambrix*-cloth Insured the 7. present, are likewise cast away, my receipt for them at 40. *gl.* per Piece, produceth-----

• 240

48. Intelligence received, that part of the Goods by me Insured, are lost at Sea, the which I now presently pay.

-----The 6. of July.-----

90. *Claes Capons* Letters from *Roan* specifie, that $\frac{1}{2}$ of the Wines by me Insured the 15. of *June*, are cast away at Sea, the value whereof I now pay him, being-----

• 163

• 2 8

49. Instructions how to transport full accounts unto new leaves, and then to proceed as formerly.

91. The difference in Cash to be transported to a new leaf, is-----

11533 14

92. The difference in Stock, to be transported to a new leaf, is-----

23452

93. The

Anno 1633. the 27. of June in Amsterdam. Guil. fl. pe

at 3300. gl. shipt to *Lisborn* the 15. present for his account, by *Randoll Ruyve*, Master of the *Raven*, for which upon notice of the safe arrival there, he is to pay me after 10. per Cent. Broker *John Johnson Rarop*, the Insurance is—

330

46. Writings received, that part, &c.

The 30. Dito.

88.) gl. 200. for loss of 100. Frails of Figs, which Shipper *John Clafon* (as by *Jack Puddings* Letter) cast over board amongst other goods, he sailing upon a Sand, was forced somewhat to disburthen his Ship: my loss at 40. fluy. per Piece, is—

200

47. Advice, that part of my, &c.

89.) gl. 240. for 6. Pieces of Cambrix cast out of the said Ship, which were Insured me the 7. present by *Leonard Spreewe*; my receipt for them, at 40. gl. per Piece, amounteth unto—

240

48. Intelligence received that part, &c.

The 6. of July.

90.) gl. 163. 2.8. pen. for $\frac{1}{2}$ of 1305. gl. of *Claes Capons* Canary-Wines, by me Insured the 15. of June, which being at Sea cast away, I now re-pay him, the value thereof producing—

163 . 2 . 8

49. Instructions how to transport, &c.

91.) gl. 11533. 14. fluy. this being the difference thereof, which I for want of place transport unto a new leaf, and is —

11533 14

92.) gl. 24592, this being the difference thereof, which I for want of place transport unto a new leaf, and is —

24592

Anno 1633. the 6. of July in Amsterdam. Guilt Ship

93. The Debit of Cambrix-cloth, is Pieces 200. and Money— 8000 —

94. The Credit of Cambrix-cloth, is Peices 189. and Money— 3105 12 —

95. The Debit of Ship the Rain-bow of *Sardam*, is— 1043 12 8

96. The Credit of the said Ship, is— .289 —

50. *Writings received, that the Goods by me insured, are wholly lost : in-so-much that the Owner surrendreth the Ship to me, to make my most profit of her.*

The 10. Dito.

97. *Jaques Jolyt hath Letters from Lisborn, wherein is mentioned, that the 88. Pieces of Cambrix-cloth, by me the 23. of June insured, are wholly lost, the Ship being rent, and broken upon a Rock ; so that he renouncing the same, surrendreth her to me, the insured sum was*

3300 —

51. *Advice, that the Goods by me insured (which were said to be cast away) are saved, and sold there ; in-so-much that the proceed thereof is by another paid to the Owner : the overplus of the same he re-payeth me back.*

The 14. Dito.

98. *Shipper Jacob Jacobson of Marken, being at that time in the Fleet next to Randoll Ruyve, cast forth his Boat immediatly, and saved Randoll, with his people : so that by his great industry he (amongst some other goods) recovered the Cambrix, and sold them there for ready money, at 36 gl. per Piece ; the said proceed that he sent to Jaques Jolyt, being*

3168 —

99. So

Anno 1633. the 6. of July in Amsterdam.

Gul. fl. pe

93.) gl. 8000. for the present cost of 200. Pieces, being the whole Debit side in Wares, and Money, for want of place transported unto a new leaf, the money produceth

8000

94.) gl. 8105. 12. fluy. for the sale of 189. Pieces, being the whole Credit side in Wares, and Money, for want of place transported unto a new leaf, the money produceth

8105

12

95.) gl. 1043. 12. 8. pen. this being the whole Debit side, transported for want of place to a new leaf, and thus crossed, because the gains upon the same should not be diminished, until the final end of that Ship: the Debit money is

1043

12

8

96.) gl. 189. this being the whole Credit side, transported for want of place to a new leaf, the money produceth

189

50. Writings received, that the, &c.

The 10. Dito.

97.) gl. 3300. for loss of 88. Pieces of Cambrix-cloth, by me insured the 23. of June, which according to his Letters from *Lisborn*, are wholly lost, the Ship being broken upon a Rock, so that he renouncing the same, surrendreth her unto me: the assurance money is

3300

51. Advice, that the Goods, &c.

The 14. Dito.

98.) gl. 3168. for the proceed of the above-named 88. Pieces of Cambrix, they being recovered by the industry of Shipper *Jacob Jacobson* of *Marken*, who being at that time in the Fleet next to *Randoll Ruyve*, cast forth his Boat immediately, and saved the said *Randoll* with all his people, and with them, amongst some other goods, the said Cambrix, the same they sold there for ready money, and sent it to dito *Jaques*, which at 36. gl. produceth

3168

99 gl. 198. for

Anno 1633. the 14. of July in Amsterdam.

Gul si pe

99. So that the said *Jaques* repayeth me back 79 $\frac{1}{2}$ Ricks Dollars, for the conclude of this Insurance: the sum is

• 198

52. To pay a Debt-Demander by Assignment, provided that the Payer payeth before his time; therefore he enjoyeth allowance: the Assignations residue is paid me.

100. I have assigned *Susanna Peeters Orphans* upon *Jacob Honger*, for monies now due to them, being

• 608

101. Inasmuch that the said *Jacob* payeth me $\frac{1}{4}$ moneths before the time: Interest at 12. per Cent. is

• • • 4 12

102. And my receipt of the said *Jacob*, for Remainder, is

• • • 5 .8

53. Appointed a Debtor to pay a Debt-Demander before his time, he (Demander) giving allowance to me: the Remainder I receive of the Debtor in Ready money.

The 20. Dito

103. I have assigned *Alexander Ham* upon *Daniel Beef*, for part Interest-money, now due from dito *Daniel*, being

1027 .8 .8

104. I paying the said *Alexander* $\frac{1}{4}$ moneths before the time, enjoying Interest at 12. per Centum, per Annum, being

• • • 2 11 .8

105. So that the said *Daniel* doth me good in hand

• • • 2 11 .8

54. To pay a Debt before the time, enjoying allowance.

106. Paid unto *Christopher Prume* for Pepper bought of him the 31. of May upon 4. moneths time, being

2 177 14

107. So that the Abatement for 2. moneths, at 10. per Centum, is

• • 36 .6

55. Advice

Anno 1633. the 14. of July in Amsterdam. Guit li pe

99.) gl. 198. for 79 $\frac{1}{2}$ Ricks Dollars by him re-paid me, the full conclude of this Insurance being—

•198—

52. To pay a Debt-Demander, &c.

100.) gl. 608. for mine Assignment in full of monies now due to them, being—

•608—

101.) gl. 4. 12. for Interest at 12. per Centum, paid me $\frac{1}{4}$ months before the time, which is—

•••4 12—

102.) gl. 5. 8. fluy. received of him in full of all accounts, being—

•••5 .8—

53. Appointed a Debtor to pay, &c.

The 20. Dito.

103.) gl. 1027. 8. 8. pen. for my Assignment, in part of Interest-money now expired, being—

1027 .8 .8

104.) gl. 2. 11. 8. pen. for allowance, because I pay him $\frac{1}{4}$ moneths before the time, which at 12. per Cent. is—

•••2 11 .8

105.) gl. 2. 11. 8. pen. in full payment done me good in hand

•••2 11 .8

54. To pay a Debt before, &c.

106.) gl. 2177. 14. fluy. paid unto him in full of Pepper, bought the 31. of May, upon 4. moneths time, being—

2177 14—

107.) gl. 36. 6. fluy. for the discount of 2214. gl. at 10. per Cent. paid 2. moneths before the time, being—

••36 .6—

55. Advice

Anno 1633. the 31. of July in Amsterdam. Gul. fl. pe

55. Advice that the Goods formerly sent for my account are sold.

108. Writings received from Jack Pudding at London, that he hath sold for my account unto William de Wilde, 64. Pieces of Cambrix, at 6. l. 10. s. each Piece, upon 3. mo. is sterl. 1.416.

More, sold unto Simon Sweeting 1000. Fraills of Figs, at 7. s. 6. d. each, Ready-money ——— l. 375. —

Are both 791. l. sterl. exch. at 33. s. 4. d. is ——— 7910 —

56. Writings received, that the Goods which were assured for me, are there well arrived, therefore I pay the Insuror.

— The 7. of August, 1633. —

109. Hans van Essen writeth me from Hambrough, that my 10. Bales of Pepper sent to him the 31. of May, are there arrived: therefore I pay the Insurance, made the 7. of June, being ——— .66.8 —

110. More, he advertiseth me of the sale of the said Pepper to Alexander Allerts, for 3600. Mark, at 16. s. Lubicks, being reduced at 21. stuyvers, or 91 $\frac{1}{2}$ s. for each 6. gl. is ——— 378c —

111. From Beter Brasseur at Dansick have I received Letters, that he hath sold upon 2. moneths unto Leonard Lecker-beck, the 80. Durances sent unto him, at 37. Florines Polish, being 2960. Florines, exchange at 140. gros, for each 6. gl. is ——— 3805 14 8

57. Money received from my Factor, for my Goods sold by him.

— The 12. Dito. —

112. Received for my account from Jack Pudding at London, by Shipper Isbrant Dirrickson a little bag, containing 620. Pieces of 22. s. sterling per Piece, are 682. l. sterl. producing at 11 $\frac{1}{4}$ gl. per Piece, to ——— 7285 —

58. Exchange by my Factor remitted me, which is here accepted.

113. Peter Brasseur at Dansick hath remitted me Florines Polish

Amo 1633. the 31. of July in Amsterdam. *Out Stipe*

55. Advice that the Goods, &c.

108.) gl. 7910. for sale of the ensuing commodities sold for my account : to wit,

To William de Wilde, 64. Pieces of Cambrix-cloth, at 6. l. 10. s. sterl. per Piece, upon 3. moneths time, are—l. 416.—

To Simon Sweeting 1000. Frails of Eigs, at 7. s. 6. d.

Ready-money, are—l. 375.—

Are both 791. l. sterl. exch. at 33 s. 4 d. is—

7910

56. Writings received, that the Goods, &c.

The 7. of August, 1633.

109.) gl. 66. 8. stuy. paid him for the Insurance of 10. Bales of Pepper, shipt to Hambrough the 31. of May last, which according to letters from Hans van Essen are there well arrived : therefore I now pay the Insurance, made the 7. of June, being—

66. 8

110.) gl. 3780. for the Neat sale of the said Pepper to Alexander Allerts, for 3600. Mark, at 16. s. Lubicks, being reduced at 21. stuyvers, or 91 $\frac{1}{2}$ s. for each 6. gl. are—

3780

111.) gl. 3805. 14. 8. pen. for the sale of 80. Durances, sold upon 2. moneths time unto Leonard Lecker-beck, at 37. Florines Polish, being 2960. Florines, exchange at 140. gros, for each 6. gl. is—

3805

14 8

57. Money received from my Factor, &c.

The 12. Dito.

112.) gl. 7285. for 620. Pieces of 22 s. sterl. received from him in a little bag, by Shipper Isbrant Dirrickson, being 682. l. sterl. are at 11 $\frac{1}{4}$ gl. per Piece—

7285

58. Exchange by my Factor, &c.

113.) gl. 3752. 2. stuy. for an exchange of 2960. Florines Polish, remitted

Z

Anno 1633. the 12. of August in Amsterdam. Gul. stu. pe

lish 29.60. payable here at 10. days after sight of the Bill, by *Susanna Peeters Orphans*, the value by him delivered the 29. of July to *Hans Holster*, exchange at 142. gros for each six guilders, is— 3752 .2

59. To draw upon my Factor, which according to the course of Custom at Amsterdam, is made me good.

The 19. Dito.

114. Drawn upon my account upon *Hans van Essen* at *Hambrough*, 1800. mark Lubicks, my Bill delivered here to *Daniel Beef*, payable at 18. days sight to the said *Daniel*, or assigned, exch. at $\frac{1}{2}$ Mark, for 31. stuyvers, are— 1860

60. Money that the one Factor by my order remitteth the other.

115. *Hans van Essen* by my appointment hath remitted to *Jack Pudding* at *London* 1800. Mark Lubicks, by Bills of *Roger Rump*, dated the 5. present; payable at 10. days sight by *Abraham Jeffery*, to the said *Jack*, at $9\frac{1}{3}$ Mark Lubicks, for each pound sterling, are 186. l. sterl. exchange at 33. s. 4 d. Flemish, for each pound sterl. is— 1860

61. How to book the Abatements, and Provision of my Factor.

116. Paid unto *William Pensard*, by Assignment of *Hans de Uliager*, for *Peter Brasseur* at *Dansick*, being for the Abatement of 3805. gl. 14. stuy. 8. pen. proceeding from the sale of 80. Durances, as likewise provision of the same, viz.

Discount at 8. per Centum, for 2. moneths, is gl. 50. 1. } 107 .1
Provision for sales at $1\frac{1}{2}$ per Centum, is— gl. 57. — }

62. To sell a House for Ready-money.

The 27. Dito.

117. Sold unto *Lieven Leonardson* the House called *King David*, all free, as by Contract; my receipt is— 5768 15

118. So that I acquit him the years dwelling, being— 360

63. To

Anno 1633. the 12. of August in Amsterdam.

Gul stipe

remitted me, payable here 10. days after sight; the value by him delivered 29. of July to *Hans Holster*, exchange at 142. gros, for each six Guilders, is

3752.2

59. To draw upon my Factor, &c.

The 29. Dito.

114.) gl. 1860. for 1800. Mark Lubicks, by me drawn, to have the value here of dito *Daniel*, and delivered the said Bills to him, payable at 18. days after sight unto the said *Daniel*, or Assigns, exchange at 1½ Mark, for 31. Stuyvers, is

1860

60. Money that the one Factor, &c.

115.) gl. 1890. for 1800. Mark Lubicks, which dito *Hans* by my appointment hath remitted unto the said *Jack*, in Bills of *Roger Rump*, in dato 5. present; payable 10. days after sight by *Abraham Jeffery* to the said *Jack*, at 9½ Mark for each l. sterl. is 186. l. sterl. exchange at 33. s. 4. d.

1860

61. How to Book the Abatements, &c.

116.) gl. 107. 1. stuy. paid by his Assignment unto *William Pensard*, for *Hans de Vlieger*, being Abatement of 3805. gl. 14. stuy. 8. pen. proceeding from the sale of 80. Durances, and also Provision of the same, viz.

Discount at 8. per Centum, for 2 months, is gl. 50. 1. 2
Provision of sales at 1½ per Centum, is gl. 57. 0. 5

gl. 107. 1

62. To sell a House, &c.

The 27. Dito.

117.) gl. 6768. 15. stuy. for sale of the same unto *Lieven Leonardson*, all free, as by the Contract, my receipt is

6768 15

118.) gl. 460. for one years dwelling by me acquitted, and transported unto the said *Lieven*, being

360

Z 2

63. To

Anno 1633. the 27. of August in Amsterdam.

Gul si pe

63. To sell a Ships-part, part for Ready money,
the rest upon time.

119. 120. Sold unto Leonard Spreuwe $\frac{1}{8}$ of the Ship called the
Rain-bow of Sardam, receiving now 743. gl. 12. 8. pen. the rest
will be due upon one month, my whole sale produceth

1243 12. 8

64. Wares received to sell for another mans
account, being kept
With-out
Factor-book; also With-out an account of
Time, or Ready-money.

The 5. of September.

121. Received from London by Shipper Joost Johnson the ensu-
ring Commodities to sell for the account of Jack Pudding, viz.
One Box, containing 100 lb. of English Saffron; for Freight,
Portridge home, and other parties paid

12 15

122. More, 60. Kerfies out of the same Ship, to wit:

20. Pieces. N ^o . A.	
20. Dito. N ^o . 1.	
20. Dito. N ^o . 2.	
Freight, at 7 $\frac{1}{2}$ stuy. per Piece	gl. 22. 10.
Convoy, at 3. stuy. per Piece	gl. 9. —.
Lighterage from the Texel	gl. 2. 8.
Pilot, Prime, and Pale-money	gl. 1. 7.
Boatage, and Portridge to Ware-house	gl. 1. 3.

36. 8

65. Commission Goods sold, part for Ready-money,
the remainder at 6. months discount.

The 12. Dito.

123. Sold to Leonard Spreuwe, for the account of Jack Pud-
ding at London, 70. lb. of English Saffron; my receipt at 16. gl.
per lb. is

1120

124. More, to him for the same account, at 6. months rebate, at
one stuy. per gl. Broker Lyon de la Tombe, viz.

10. Kerfies

August 1633. the 27. of August in Amsterdam.

Gul fl. pe

63. To sell a Ships part, &c.

119.) bl. 1243. 12. 8. pen. for my $\frac{1}{6}$ thereof sold him; paying
gl. 743. 12. 8. pen. now; the rest due upon 1. month: the whole
being

1243 12. 8

120.) gl. 743. 12. 8. pen. received of him in part of the said Ship,
the summe of

743 12. 8

64. Wares received to sell, &c.

The 5. of September.

121.) gl. 12. 15. stuy. for charges done at the receipt of one Box
of English Saffron, containing 100. lb. English weight, received by
Shipper Joost Johnson, to sell for his account, viz.

For Freight, Portridge home, and other petties, paid

12 15

122.) gl. 36. 8. stuy. for several charges done at the receipt of
60. Pieces, received by the before-named Shipper, viz.

20. Pieces. N^o. A.

20. Dito. N^o. 1.

20. Dito. N^o. 2.

Freight, at $7\frac{1}{2}$ stuyvers per Piece, is

gl. 22. 10.

Convoy, at 3. stuyvers per Piece, is

gl. 9.

Lighterage from the Texel

gl. 2. 8.

Pilote, Prime, and Pale-money

gl. 1. 7.

Boatage, and Portridge to Ware-house

gl. 1. 3.

36. 8

65. Commission Goods sold, &c.

The 12. Dito.

123.) gl. 1120. for 70. lb. of English Saffron, sold unto Leonard
Sprenwe, my receipt at 16. gl. per lb. is

1120

124.) gl. 940. for 30 Pieces sold unto him upon 6. mon. discount, at
1. stuy. per gl. Broker Lion de la Tombe: the particulars are:

10. Kersies

Anno 1633. the 12. of September in Amsterdam. Guil fl. pe

10. Kerfies. N°. 1. at gl. 28. per Peice	gl. 280.	} —————
10. Dito—N°. 2. at gl. 30.	gl. 300.	
10. Dito—N°. A. at gl. 36.	gl. 360.	

940

The 19. Dito.

125. 126 Sold unto *Jaques Jolyt*, 28½ lb. of English Saffron, at 18. gl per lb. for the same account; being the remainder of 100. lb. receiving now gl. 313. the rest to stand out one month: the whole being

513

66. To sell Commission-Wares upon discount; taking a Bill of Exchange in payment: the same I send to my Master.

The 24. Dito.

127. Sold to *Jaques Jolyt* for the same account at 6. months discount; Broker *Thomas Farret*.

10. Kerfies. N°. at 1. gl. 28.	gl. 280.	} —————
10. Dito—N°. at 2. gl 30.	gl 300.	
10. Dito—N°. A. at gl. 36.	gl. 360.	

940

128. In payment whereof I have received his Bill of Exchange, and sent it to the said *Jack Pudding*, payable in London by *Simon Slodder* at sight; exchange at 35. s. is l. 85.—11½ D. sterling, and in Guilders

893

129. The discount of gl. 940. at one stuy. per guilder, is

•47

67. Expired Debts received, part per Cash, part in Banck.

The 30. Dito.

130. The Orphans of *Susanna Peters* have made good in Banck part of an exchange, as in date the 12. of August, being

3052

•2

131. The like hath *Daniel Beefe* done, to clear a Bill, as in date the 19. of August, being

1860

132. Received of *Leonard Spreuwe* in full of Kerfies, and the Ship, the summe of

1393

133. So

Anno 1633. the 12. of Sept. in Amsterdam. Guil. fl. pe

10. Kerfies. No. 1. at gl. 28. per Piece, is—gl. 280.)
 10. Dito—No. 2. at gl. 30. ————gl. 300.)
 10. Dito—No. A. at gl. 36. ————gl. 360.)

940

The 19. Dito.

125.) gl. 513. for 28. $\frac{1}{2}$ lb. sold him, at 18. gl. per lb. it being the remainder of 100. lb. for which I now receive 313. gl. the rest upon 1. moneths time, the whole is

513

126.) gl. 313. received of him in part of the above-named Saffron, is

313

66. To sell Commission-Wares, &c.

The 24. Dito.

127.) gl. 940. for 30. Pieces sold unto him at 6. moneths discount; Broker *Thomas Farrett*, viz.

10. Kerfies. No. 1. at gl. 28. per Piece, is—gl. 280.)
 10. Dito—No. 2. at gl. 30. ————gl. 300.)
 10. Dito—No. A. at gl. 36. ————gl. 360.)

940

128.) gl. 893. for a Bill of exchange, taken in full payment of the said Kerfies, and sent unto him; payable in *London* by *Simon Slodder* at sight; exchange at 35. s. is l. 85. 0. 11 $\frac{1}{2}$ d. sterling, and in guilders

893

129.) gl. 47. for the discount of gl. 940. at 1. stuyver per guilder, is

47

67. Expired Debts received, &c.

The 30. Dito.

130.) gl. 3052. 2. stuy. made good upon my account, in part of an exchange, as in date the 12. of *August*, being

3052

131.) gl. 1860. made good upon my account, to clear an exchange, as in date the 19. of *August*, being

1860

132.) gl. 1393. received of him in full of Kerfies, and the Ship, being

1393

133.) gl. 47.

Anno 1633. the 30. of Sept. in Amsterdam. Guil. fl. pe

133. So the discount of Goods sold the 12. present, being gl. 940. at one stuyver per guilder, produceth

47

134. Received of Jaques Jolyt in full of Saffron sold him the 19. present, the sum of

198 10

135. The discount of gl. 200. paid me before the time, as by agreement, is

1 10

68. To book After-charges; as Brokage, Ware-house-room, and Provision, upon Commission-Wares.

The 4. of October, 1633.

136. Brokage of 60. Kerfies, for the account of Jack Puding at London, producing gl. 1880. at $\frac{1}{2}$ stuyver, for each 6. guilders: my payment is

7 17

137. Ware-house-room, at one stuy. per Piece, is gl. 3. }
Provision of gl. 1880. at 2. per Centum, is gl. 37. 12. }

40 12

138. Provision of his Saffron, at 3. per Centum of gl. 1633. is

49

69. How to book Under-measure, Weight, Lasts, Ells, or the like; and to carry them in form of Debitor and Creditor compleatly.

The 12. Dito.

139. I find that Jack Puddings Saffron produceth $1\frac{1}{2}$ lb. less than the English weight; which at 16. gl. per lb. is

24

140. And by sale of 16. Lasts of my Rye, is found 3. Mudden, one scheple under-measure; being at 60. ggl. per Last

10 . 2 . 8

70. To transport the Neat proceed of sold Wares unto my Masters proper account.

The 16. Dito.

141. The difference upon 60. Kerfies for the account of Jack Puding.

Anno 1633. the 30. of Sept. in Amsterdam. Out of the

133.) gl. 47. for 6. moneths discount of 940. gl. rebated at
1. stuy. per guilder, is

47

134.) gl. 198. 10. stuy. received of him in full of Saffron sold
the 19. present, being

198 10

135.) gl. 1. 10. stuy. for the discount of gl. 200. paid me be-
fore the time, the abatement, as by agreement, is

1 10

68. To book After-charges, &c.

The 4. of October, 1633.

136.) gl. 7. 17. stuy. for Brokage of 60. Pieces, producing
guilders 1880. at one half stuyver, for each 6. guilders: my pay-
ment is

7 17

137.) gl. 40. 12. stuy. for the ensuing: viz.

Ware-house-room, at one stuy. per Piece, is gl. 3. — }
Provision of gl. 1880. at 2. per Centum, is gl. 37. 12. }

40 12

138.) gl. 49. for my Provision of 1633. gl. at 3. per Centum
for sales, is

49

69. How to book Under-measure, &c.

The 12. Dito.

139.) gl. 24. for 1 $\frac{1}{2}$ lb. under-weight, which the sale produ-
ceth less here, than the English weight weighed; the same be-
ing rated at 16. gl. per lb. is

24

140.) gl. 10. 2. 8. pen. for 3. Mudden, onescheple, under-
measure upon 16. Last, producing at 60. ggl. the Last, unto—

10 • 2 • 8

70. To transport the Neat proceed, &c.

The 16. Dito.

141.) gl. 170. 13. stuy. for the neat proceed of 60. Kerfies sold, all
charges

A a

Anno 1633 the 16. of Octob. in Amsterdam. *Gul* *fl* *p*

Pudding, which I transport to his proper account, charges and provision deducted, is

1701 .3

142. And upon 100. *fl*. of Saffron for him, charges, and provision deducted, the remainder is

1593 15

71. To prolong a Debt upon Interest.

143. *Susanna Peeters Orphans* detain 700. *gl*. at Interest; entering this day, at 8. *per Centum* for 2. moneths

13 14 .8

Thus far have I entred Instructions upon *four* parts of the *Matter*, whereof the Journal is made, as in the *Ninth* place is mentioned; remaineth lastly, to treat of the

LEAGERS CONCLUSION:

OR,

BALLANCING THEREOF,

as in the 215. place is mentioned; the *Causes*, and *Order* is expressed in the ensuing: including the 242. place.

72. Of Debt-Demanders.

The 23. Dito.

144. *Jack Pudding* at *London*, for Wares sold by me, and the monies all received; being still in my hands

2377 18

73. Of Debtors.

145. *Susanna Peeters Orphans*, due the 16. of *December*, as by their Bill appeareth; being

713 14 .8

146. *Jack Pudding* at *London*, 264. *l*. 16. *s*. 8. *D*. *sterl*. for my sold Wares now due; exchange at 33. *s*. 4. *D*. is

2648 .6 .8

74. Of

Anno 1633. the 16. of Octob. in Amsterdam. Guil fl. pe

charges and provision deducted, the remainder made good in credit of his account, is

1701.3—

142.) gl. 1593. 15. fluy. for the Neat proceed of 100. lb. sold, all charges and provision deducted, the proceed made good upon his credit, is

1593.15—

7. To prolong a Debt upon Interest.

143.) gl. 13. 14. 8. pen. for the forbearance of 700. gl. detained upon Interest, entering this day, which at 12. per Centum per Annum, for 2. moneths, is

13.14.8

Order of the Books CONCLUSION :

OR,

The Order of BALLANCING the
same, according to the 215.
Place.

72. Of Debt-Demanders.

The 23. Dito.

144.) gl. 2377. 18. fluy. resting due to him this day in Ready money for Wares sold by me, and the money all received: the remainder not made good to him, is

2377.18—

73. Of Debtors.

145. gl. 713. 14. 8. pen. for a remainer of account, as by their Bill in my hands, which will be due the 16. of December next, being

713.14.8

146.) gl. 2648. 6. 8. pen. for l. 264. 16. 8. D. sterling, now due to me in Ready money, for Wares there sold by him, exchange at 33. s. 4. D.

2648.6.8

Anno 1633. the 23. of Octob. in Amsterdam. Guil fl pe

74. Of Unfold Wares.

147. Rye, for 18. Laft, 7. Mudde, lying in *John Good-bloods* Garners; cost 60. gold-guilders per Laft, first penny: produceth. 1533 15.8

148. Wine, for 15. Butts of Sherry Sackes, lying in my great Cellar; esteemed at 84. gl. per Butt. 1260

149. Wares in the hands of *Jack Pudding* at *London*, being formerly sent to sell for my account: to wit,
700. Fraills of Figs, rated at 2. gl. per Piece, is—gl. 1400. }
30. Pieces. of Cambrix, at 40. gl. per Piece, is—gl. 1200. } 2600

150. Cambrix-cloth, for 11. Pieces, at 40. gl. per Piece. 440

75. Lost by several accounts.

151. By Couchaneille, for 2. lb. under-weight, at 18. guilders per pound. 36

152. By Brasil-wood, because of a low Market. 70 11

153. By exchange, under the Administration of *Hans van Esfen* at *Hambrough*, for my account. 60

154. By exchange, for my account from *Peter Brasseur* at *Dan-sick*. 53 12.8

76. Gained by sundry accounts.

155. By exchange, for my account from *Jack Pudding* at *London*. 465

156. By Rents, and sale of the House King *David*. 1325

157. By sale of 16. Laft of Rye. 444 12.8

158. By sale of 58. Hogsheds of French Aqua-vitæ. 1392

159. By

Anno 1633. the 23. of Octob. in Amsterdam. Guil. st. pe

74. Of Unfold Wares.

147.) gl. 1533. 15. 8. pen. for 18. Last, 7. Mudden, unfold, lying in John Good-bloods Garners, cost 60. gold-guilders, per Last, first penny, which produceth 1533 15.8

148.) gl. 1260. for 15. Butts unfold in my great Cellar, esteemed at 84. gl. per Butt, is 1260

149.) gl. 2600. for the ensuing commodities formerly sent him, and rest as yet unfold under his hands: viz.
 700. Frails of Figs, rated at 2. gl. per Piece, is—gl. 1400. ?
 30. Pieces of Cambrix, at 40. gl. per Piece, is—gl. 1200. ? 2600

150.) gl. 440. for 11. Pieces resting unfold, at 40 gl. per Piece, is— 440

75. Lost by several accounts.

151.) gl. 36. for 2. lb. under-weight, rated at 18. gl. is— 36

152.) gl. 70. 11. stuy. lost by reason of a low Market— 70 11

153.) gl. 60. lost by the exchange of 3600. Mark Lubicks— 60

154.) gl. 53. 12. 8. pen. lost by the exchange of 2960. Florines Polish, is— 53 12.8

76. Gained by sundry accounts.

155.) gl. 465. gained by the exchange, and other matters— 465

156.) gl. 1325. gained by sales, and rents— 1325

157.) gl. 444. 12, 8. pen. gained by the sale of 16. Last, being— 444 12.8

158.) gl. 1392. gained by the sale of 58. Hogsh. of French aqua-vitæ 1392

259. gl. 58.

Anno 1633. the 23. of Octob. in Amsterdam. Guil flie pe

159. By trading upon Interest	58	2.8
160. By sale of 560. lb. of Couchaneille	3906	
161. By sale of Goods at London, formerly sent for my account to Jack Pudding	140	
162. By sale of Goods sent for my account to Hans van Essen at Hambrongh	1463	.3
163. By sale of Goods, made by Peter Brasseur at Dansick	1838	13.8
164. By trading upon Insurance	113	.3.8
165. By sales of 189. Pieces of Cambrix-cloth	545	12
166. By sale of Ship the Rain-bow of Sardam	389	
77. Of the Ready money in Cash, and Banck.		
167. In Ready money, as by the several Coyns, I find	27153	.8
168. And in the Banck of this City; as by the agreement between their Book, fol. 3789. and mine	5555	.2
78. Finally: closing the account of Profit and Loss; as likewise of Stock; I find the		
169. Difference in Profit and Loss, for this years gains to be	16074	.8.8
170. And in Stock (being my clear Estate) all Debts owing by me deducted, the difference is found to be	39526	.8.8

End of the first Wast-book, prepared
for excercise of the Studios, and
Industrious Learner.

Brief

Anno 1633. the 23. of Octob. in Amsterdam. Guil fl. p.

159.) gl. 58. 2. 8. pen. gained by trading therein 58 2. 8

160.) gl. 3906. gained by the sale of 560. lb. 3906

161.) gl. 3140. gained by the sale of several commodities formerly shipped to him 3140

162.) gl. 1463. 3. fluy. gained by the sale of 10. Bales of Pepper 1463 .3

163.) gl. 1838. 13. 8. pen. gained by the sale of 80. Durances 1838 13. 8

164.) gl. 113. 3. 8. pen. gained by trading therein 113 .3. 8

165.) gl. 545. 12. fluy. gained by the sale of 189. Pieces 545 12. 8

166.) gl. 389. gained by the sale, and other passages 389

77. Of the Ready-money in Cash, and Banck.

167.) gl. 27153. 8. fluy. for several Coyns this day in the house, as by the particulars appeareth, being 27153 .8

168.) gl. 5555. 2. fluy. for so much this day therein, as by the agreement between the City-book, fol. 3789. and mine, being 5555 .2

78. Finally, closing the account, &c.

169.) gl. 16074. 8. 8. pen. for so much gained this year, all losses, and charges deducted, the sum of 16074 .8. 8

170.) gl. 39526. 8. 8. pen. this being my Books estate at present (all Debts owing by me deducted; the clear remainer, is 39526 .8. 8

End of the first Wast-book, prepared for
exercise of the Studious, and In-
dustrious Learner.

HERE

HERE
FOLLOWETH
THE
ALPHABET.

A N N O, 1633.

IN
AMSTERDAM.



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Dito his account for Traffick — fol. . . 2 :

B.

Bank ————— fol. . . 1 :
Brafil ————— fol. . . 4 :
Ballance ————— fol. . . 7 :

C.

Cash ————— fol. . . 1 : 6 :
Cambrix-cloth ————— fol. . . 1 : 6 :
Couchaneille ————— fol. . . 4 :
Christopher Prume ————— fol. . . 5 :

D.

Daniel Beef ————— fol. . . 3 :

E.

Estate-reckoning ————— fol. . . 7 :

F.

French-Aqua-vitæ ————— fol. . . 3 :

G.

Gerrard Frind ————— fol. . . 3 :

H.

House King-David ————— fol. . . 2 :
Hans van Essen at Hambrough,
my account Currant ————— fol. . . 6 :

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Jacob Honger his account of Rents,
and Legacies ————— fol. . . 2 :
Dito his account for Traffick — fol. . . 2 :
Jack Pudding at London, my ac-
count Currant ————— fol. . . 3 :
Interest-reckoning ————— fol. . . 4 :
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Jaques Jolyt ————— fol. . . 6 :
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count of Saffron ————— fol. . . 7 :
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Dito his account Currant — fol. . . 7 :

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L.

Leonard Spreeuwe ————— fol. . . 5 :

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N.

O.

P.

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B b Promise

Promise-reckoning ————— fol. . . 4 :	Sherry-Sacks ————— fol. . . 3 :
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Rye ————— fol. . . 3 :	Voyage to <i>London</i> , consigned for my account to <i>Jac. Pudding</i> —fol. . . 5 :
S.	Voyage to <i>Hambrough</i> , consigned for my account to <i>John</i> , alias <i>Hans van Essen</i> ————— fol. . . 5 :
Stock ————— fol. . . 1 : 6 :	Voyage to <i>Danfick</i> , consigned for my account to <i>Pet. Brasseur</i> —fol. . . 5 :
<i>Susanna Peter's Orphans</i> their ac- count of Rents and Legacies—fol. . . 2 :	W.
Dito their account for traffick—fol. . . 2 :	<i>William Ducket</i> ————— fol. . . 3 :
Ship the Rain-bow of Sardam—fol. . . 2 : 6 :	<i>William Laurentson</i> Shipper—fol. . . 5 :

**Brief Contents of each Leager account arising from
this first Waste-Book.**

1633.	<i>Cash.</i>				Fol. 1.
	<i>Debitor.</i>	<i>Shil.</i>		<i>Creditor.</i>	
1 January		1298		5 January	1260
5 Dito		.720		12 Dito	3784
21 Dito		4960		27 Dito	.326 17
27 Dito		.60	1 8	7 February	987 15.8
5 February		6000		15 Dito	5481 10
21 Dito		5082		3 March	2 2
3 March		.60		13 Dito	1000
3 Dito		310		25 Dito	80
13 Dito		600		5 April	10
29 Dito		189		19 Dito	600
2 April		8973 .9		23 Dito	800
Dito		35 15 8		18 May	3600
5 Dito		.8		31 Dito	130 15
23 Dito		1080		Dito	.72
Dito		.1 4		7 June	.80 2 8
27 Dito		216		6 July	163 14
15 June		.78 6		Dito	11533
30 Dito		240			
	Sum gl.	29911 16		Sum gl.	29911 16

1633.	Bank.									
1 January	6789				5 February	6000				
7 February	987	15	8		2 April	1533	15	8		
7 April	1000				5 Dito	600				
30 September	3052	2		23	October	5555		2		
Dito	1860									
Sum gl.	13688	17	8			Sum gl.	13683	17	8	

1633.				Cambrix-Cloath.			
1 January	200	8000		5 January	16	720	
6 July	189	8105	12	12 Dito	12	525	12
				15 February	60	2820	
Sum Peec.	389	16105	12	3 March	1	.40	
				18 May	100	4000	
				6 July	200	8000	
				Sum Peees	389	16150	12

1633.				Stock.			
1/January	465	10	8	1/January	1298		
6/July	234	5	2	Dito	6789		
				Dito	8000		
Sum gl.	23917	10	8	Dito	4953	15	
				Dito	.963	12	8
				Dito	.896		
				Dito	1017	3	
				B b 2	Sum gl.	23917	10 8

1633.	Dr.	House King David.	Cr.	Fol. 2.
1 January	4953	15	5 January	360
5 Dito	850		3 March	360
3 March	50		23 April	50
27 August	360		27 August	6768
23 October	1325			15
Sum gl.	7538	15	Sum gl.	7538
				15

1633.	Alexander Ham his Account of Rents.
5 January	360
3 March	360
Sum gl.	720
3 March	50
Dito	310
August	360
27	

1933.	Jacob Honger his Account of Rents and Legacies.
3 March	50
23 April	800
Dito	50
Sum gl.	900
5 January	850
3 March	50

1633.	Susanna Peters Orphans, their Account of Rents and Legacies.
5 January	1140
3 March	60
Sum gl.	1200
3 March	60
23 April	1080
Dito	60

1633.	Jacob Honger his Account for Traffick.
2 April	9930
Dito	9930
5 Dito	600
Dito	600
Dito	18
Sum gl.	21079
13 March	9930
21 Dito	600
2 April	957
Dito	8973
14 July	608
Dito	4
Dito	5
Sum gl.	21079
	12

1633.	Alexander Ham his Account for Traffick.
21 March	1000
20 July	1627
Dito	211
Sum gl.	2030
5 April	1000
Dito	1000
Dito	30
Sum gl.	2030

1633.	Susanna Peters Orphans, their Account for Traffick.
14 July	608
12 August	3752
16 October	13
Sum gl.	4373
13 March	600
Dito	8
30 September	3052
23 October	713
Sum gl.	4373
	16

1633.	Ship the Rain-bow of Sardam.
1 January	963
25 March	80
July	189
Sum gl.	1232
29 March	189
6 July	1043
Sum gl.	1232
	12

Fol. 3.

Jack Pudding at London my Account Currant.

1633.

	L.	sh.	d.	Gul.	li.	p.		L.	sh.	d.	Gul.	li.	p.
1 January	89	12		896			31 May	186			1860		
19 April	3	14	8	37	6	8	12 August	682			7285		
6 May	62	10		625			23 October	264	16	8	2648	6	8
31 July	791			7910									
19 August	186			1860			Sterl. L.	1132	16	8	11793	6	8
23 October				465									
Sterl. L.	1132	16	8	11793	6	8							

1633.

Daniel Beef.

1 January	1017	3		12 January	1344		
27 Dito	326	17		20 July	1027	8	8
13 March	1000			Dito	2	11	8
Dito	30			30 September	1860		
19 August	1860						
Sum gl.	4234			Sum gl.	4234		

1633.

Gerrard Frind of Ilpendam.

12 January	525	12		1 January	465	10	8
15 Dito	3784			15 Dito	5568		
15 February	1778	18		27 Dito	60	1	8
Dito	2820			15 February	10080		
Dito	5481	10					
27 April	1784			Sum gl.	16173	12	
Sum gl.	16173	12					

1633.

Sherry-Sacks.

5 January	Butts	15	1260	23 October	Butts	15	1260
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1633.

Rye.

	L.	M.	S.		L.	M.	S.
12 January	16			15 February	15	23	177810
2 April	18	7	153315	12 October		3	131028
23 October			44412	23 Dito	18	7	1533158
Sum	34	7	33228	Sum	34		33228

1633.

French Aqua-vita.

15 January	Hogsh.	58	5568	21 January	Hogsh.	58	6960
23 October			1392				
Sum	58	6960					

1633.

William Ducket.

21 January	6560			21 January	4960		
21 February	13950			21 February	9754	16	
Dito	886	16		Dito	5082		
13 March	3067	11		2 April	1533	15	8
2 April	1533	15	8	Dito	3067	11	
Sum gl.	26398	2	8	27 Dito	2000		
				Sum gl.	26398	2	8

Fol. 4.	B. lb.	Couchaneille.	1633. B. lb.		
15 February	4560	10080	21 February	4558	13950
23 October		3906	23 October	2	36
Sum	4560	13986	Sum	4560	13986

				Brasil-wood.							
1633.		lb.						lb.			
21	February	22170	9754	16	21	February			886	16	
3	March	400	176		2	April		22570	9930	16	
2	April		957	7	23	October			70	11	
Sum		22570	10888	3	Sum			22570	10888	3	

1633.	Interest-reckoning.
3 March	2 2
13 Dito	8
5 April	30
14 July	.4 12
23 October	58 2 8
Sum gl.	102 16 8
13 March	30
5 April	18
19 Dito	37 6 8
23 Dito	.1 4
20 July	.2 11 8
16 October	13 14 8
Sum gl.	102 16 8

1633.	Profit and Loss.
3 March	40
5 April	10
23 Dito	60
30 June	200
12 October	10 2 8
23 Dito	36
Dito	70 11
Dito	60
Dito	53 12 8
Dito	16074 8 8
Sum gl.	16614 14 8
5 January	1140
3 March	.60
Dito	176
2 April	.35 5 8
5 Dito	.8
19 October	.25
4 Dito	40 12
Dito	49
23 Dito	465
Dito	1325
Dito	.444 12 8
Dito	1392
Dito	.58 2 8
Dito	3906
Dito	3140
Dito	1463 3
Dito	1838 13 8
Dito	.113 3 8
Dito	.545 12
Dito	.389
Sum gl.	16614 14 8

1633.	Promise-Reckoning.
13 March	9930 16
21 Dito	.600
2 April	3067 11
5 Dito	1000
Sum gl.	14598. 7
13 March	3067 11
21 Dito	1000
2 April	9930 16
5 Dito	600
Sum gl.	14598. 7

1633.

William Laurentson Shipper.

Fol. 5.

19 April	600			6 May	625		
Dito	.25						
Sum	625						

1633.

Voyage to London consigned for my account to Jack Pudding.

18 May	4000			30 June	200		
Dito	3600			Dito	240		
31 Dito	.130			31 July	7910		
7 June	.80			23 October	2600		
23 October	3140			Sum	10950		
Sum	10950						

1633.

Voyage to Hambrough, consigned for my account to Hans van Essen.

31 May	2214			20 July	36.6		
Dito	.7215			7 August	3780		
7 June	.66.8			Sum	3816.6		
23 October	1463.3						
Sum	3816.6						

1633.

Voyage to Danfick, consigned for my account to Peter Brasseur.

31 May	1860			7 August	3805	14	8
19 August	107.1						
23 October	1838	13	8				
Sum	3805	14	8				

1633.

Christopher Prame.

20 July	2177	14		31 May	2214		
Dito	.36.6						
Sum	2214						

1633.

Leonard Spreeuwe.

7 August	.66.8			7 June	.66.8		
27 Dito	1243	12	8	27 August	743	12	8
13 September	.940			30 September	1393		
Sum	2250		8	Dito	.47		
				Sum	2250		8

1633.

Insurance-Rekening.

6 July	163.2			15 June	.78.6		
10 Dito	3300			27 Dito	330		
23 October	113.3			14 July	3168		
Sum	3576.6			Sum	3576.6		

1633.

Cambric-Cloath.

Fol. 6.

6 July	Ps.	200	8000	6 July	Ps.	189	8105	12
23 October			.545	12	23 October		.11	.440
Sum Pieces		200	8545	12	Sum Pieces		200	8545

1633.

Cafn.

6 July		11533	14	20 July		2177	14
14 Dito		.198		7 August		..66	.8
14 Dito		...5	.8	19 Dito		107	.1
20 Dito		...2	11.8	5 September		..12	15
12 August		7285		Dito		.36	.8
27 Dito		6768	15	4 October		..7	17
Dito		.743	12	8 23 Dito		2153	.8
12 September		1120		Sum		29561	11
19 Dito		.313					
30 Dito		1393					
Dito		.198	10				
Sum		29561	11				

1633.

Jaques Jolyt.

27 June		.330		10 July		3300	
14 July		3168		14 Dito		.198	
18 September		.513		19 September		.313	
24 Dito		.940		24 Dito		.893	
Sum		4951		Dito		..47	
				30 Dito		.198	10
				Dito		...1	10
				Sum		4951	

1633.

Stock.

23 October		39526	.8	8 6 July		23452	
				23 October		16074	.8
				Sum		39526	.8

1633.

Ship the Rain-bow of Sardam.

6 July		1043	12	8 6 July		.189	
23 October		.389		27 August		1243	12
Sum		1432	12	8	Sum	1432	12

1633.

Hans van Effen at Hambrough my account Currant.

7 August	Mar.	fh.	3600	3780	19 August	Mar.	fh.	1800	1860
					Dito			1800	1860
					23 October			.	60
					Sum			3600	3780

Fol. 7.		Peter Brasseur at Danfick my account Currant.										1633.					
7	August	Fl. P.	2960			3805	14	8	12	August	Fl. P.	2960			3752	2	
									23	Dito					53	12	8
										Sum	2960				3805	14	8

1633.		Jack Pudding at London, his account of Saffron.											
		lb	05							lb	05		
5	September--	100		..	12	15			12	September--	70		1120
30	Dito			..	01	10			19	Dito	28	08	513
4	October			..	49				12	October	01	08	24
16	Dito			1593	15								
	Sum lb.	100		1657						Sum lb.	100		1657

1633.		Jack Pudding at London, his account of Kerfies.										
• 5	September	Ps.	60	36	• 8	12	September	Ps.	30	940		
24	Dito			47		24	Dito		30	940		
30	Dito			47			Sum Pieces		60	880		
• 4	October			• 7	17							
—	Dito			40	12							
16	Dito			1701	• 3							
	Sum Pieces		60	18	80							

1633.		Jack Pudding at London, his account Currant.									
24	September	893			16	October	1593	15			
12	October	24				Dito	1701	03			
23	Dito	2377	18								
							Sum	3294	18		
	Sum	3294	18								

1633.				Ballance.					
23	October	713	14	8	23	October	2377	18	
	Dito	2648	06	8		Dito	39526	08	8
	Dito	1533	15	8					
	Dito	1260				Sum	41904	6	8
	Dito	2600							
	Dito	440							
	Dito	27153	08						
	Dito	5555	02						
	Sum	41904	6	8					

Cc

Another

Jack Pine

1033

1034

1035

1036

1037

1038

1039

1040

1041

1042

Another Ballance of this first Wast-book follow-
eth on the next side.

Science-Lovers,

WHen you intend generally to make a Survey, or Ballance of
your Books, then sheweth the first place of these three
Mony-places, how you may fitly keep your Great additions
throughout your whole Leager, by Ruling and Drawing them upon a
Paper, as the ensuing Instances present unto your Eye-view : from the
which you may easily, and instantly proceed unto your Second and
Third Ballance.

Cc 2

Survey

Anno 1633. the 23. of October in Amsterdam.

**SURVEY OF THE
General-Ballance, or
Estate-reckoning.**

Thus ought your
account to stand
at the first view of
the Books, when
every thing is tran-
sport out of the
Waste-book into
the Ledger.

Thus ought your
Second, or, Tryall
Ballance to stand,
with the Losses.

Thus ought your
True-Ballance to
stand, which you
transport into your
New books.

Debitor.

	Guild. s <i>t</i> i pe	Guild. s <i>t</i> i pe	Guild. s <i>t</i> i pe
23 Dito. To Bank, as in fol. 1. appeareth—	13688 17 .8	5555 2 —	5555 2 —
Dito. To House King <i>David</i> , fol. 2.—	•6213 15 —		
Dito. To <i>Susanna Pecters Orphans</i> —	•5573 16 .8	•713 14 .8	•713 14 .8
Dito. To <i>Jack Pudding</i> my account Currant—	11328 .6 .8	2648 .6 .8	2648 .6 .8
Dito. To Wines, for 15. Butts unfold	•1260 —	1260 —	1260 —
Dito. To French Aqua-vitæ, for 58. Hogheads—	•5568 —		
Dito. To Rye, for 18. Last, 7. Mudd, fol. 3.—	•2877 15 .8	1533 15 8	1533 15 8
Dito. To Couchancille, as in fol. 4.—	10080 —	36 —	
Dito. To Brafill, as in fol.—	10888 .3 —	70 11 —	
Dito. To Interest reckoning, fol.—	•44 14 —		
Dito. To Profit and Loss, fol.—	320 2 .8		
Dito. To Voyage to <i>London</i> , consign- ed to <i>Jack Pudding</i> , fol.—	7810 —	2600 —	2600 —
Dito. To Voyage to <i>Hambrough</i> , fol.—	2353 3 —		
Dito. To Voyage to <i>Dansick</i> , fol.—	1967 .1 —		
Dito. To Insurance reckoning, fol.—	3463 2 8		
Dito. To Cash, as appeareth in fol.—	29561 11 —	27153 8 —	27153 8 —
Dito. To Cambrix, 11. Pieces unfold	8000 —	440 —	440 —
Dito. To Ship the Rain-bow, fol.—	1043 12 8		
Dito. To <i>Hans van Effen</i> at <i>Hambo- rough</i> , my account Currant, fol.—	3780 —	60 —	
Dito. To <i>Peter Brasseur</i> at <i>Dansick</i> , my account Currant, fol.—	3805 14 8	53 12 8	
Dito. To <i>Jack Pudding</i> at <i>London</i> , his account Currant, fol.—	917 —		
Sum. gl.—	130544 15 —	42124 10 —	41904 .6 .8

Anno 1633. the 23. of Octob. in Amsterdam.

SURVEY OF THE General-Ballance, or Estate-reckoning.

Thus ought your
accounts to stand
at the first view of
your Books, when
each parcel is tran-
sport out of the
Wall-book into the
Journal & Ledger.

Thus ought your
Second, or Tryall-
Ballance to stand,
with the Gains.

Thus ought your
True ballance to
stand, which you
transport to New-
books.

Creditor.

	Guild.	fl	pe	Guild.	fl	pe	Guild.	fl	pe
23 Dito. By Banck, as in fol. 1. appeareth.	8133	15	8						
Dito. By Houfe King David, fol. 2.	7538	15		1325					
Dito. By <i>Sufanna Peeters Orphans</i> —	4860	2							
Dito. By <i>Jack Pudding</i> my account									
Currant—	9145			465					
Dito. By French Aquavita 58. Hogf- heads sold—	6960			1292					
Dito. By Rye, for 16. Last sold, fol. 3.	1788	12	8	444	12	8			
Dito. By Couchancille, as in fol. 4.—	12950			3906					
Dito. By Brasil, as in fol. 4.—	10817	12							
Dito. By Interest-reckoning, fol. —	102	16	8	58	2	8			
Dito. By Profit, and Loss, fol. —	394	7	8	74	5				
Dito. By Voyage to London, fol. —	8350			3140					
Dito. By Voyage to <i>Hambrough</i> —	3816	6		1463	3				
Dito. by Voyage to <i>Dansick</i> , fol. —	3805	14	8	1838	13	8			
Dito. By Insurance-reckoning, fol. —	3576	6		113	3	8			
Dito. By Cash, as appeareth in fol. —	2408	3							
Dito. By Cambrix-cloth, fol. —	8105	12		545	12				
Dito. By Ship the Rain-bow, fol. —	1432	13	8	389					
Dito. By <i>Hans van Essen</i> my account—	3720								
Dito. By <i>Peeter Brasseur</i> my account—	3752	2							
Dito. By <i>Jack Pudding</i> at London, his account Currant—	3294	18		2377	18		2377	18	
Dito. By Stock, for my just Estate—	24592			24592			39526	8	8
Sum gl. —	130544	15		42124	10		41904	6	8

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1900

Un-wearied Learner,



Having passed through the former Wast-book, and Books-ballancing, your further Task is to try your Capacity in the ensuing Wast-book. But before you come to that (which is the 31. of October) you must make an Inventory out of your last Books-ballance, entering the same into your New-Journals beginning, in order as the Journals Dictations of the inventory-parcels shall direct you: whose Debtors and Creditors ought to be entred as your first beginning was; because you should have an uniform order in your proceedings, and not be subject to one manner in one Books beginning, and another manner in another Books beginning, as the usual manner of all Printed Books, and Teachers teach: but if you look Litt.S. N^o. 1. in the compleat Journal, comparing the same with the Ballance of the Leager A. and with Stock in the Leager B. you shall be led (as by the hand) to my meanings expression. In the last Ballance your Estate was found to be **gl. 39526. 8. 8. pen.** but that parcel must not be medled with: for when all the other Nine sums are entred into your Journals Inventory, and posted over into your Leager, then will your Leagers difference in Debit and Credit, manifest your Old Books Estate; and your present Estate in your New Books, cannot by a stranger that should cast an Eye into them, be discerned, as when your Estate standeth in one entire sum. This for advice, each do his pleasure.

atobkq dood flaw/edno/10

These

These against-standing Nine parcels are the Journal-
Dictations, for the Inventory-parcels, and the order to
shew which should be first entered.

N O T A,

With *Jack Pudding* at *London* (both for *His*, and *My*
account) I keep an account of *Time*, and *Ready*
money in this Book, to shew the manner
of carriage thereof.

A G A I N,

The double Lines that correspond unto each other,
shew the quantity of Journal-parcels, included in the
Opposite Wast-book parcels.

79. *Mony remitted in my own Bills unto him,*
whom we serve in Commission.

The 31. of *October*, 1633.

Remitted unto *Jack Pudding* at *London*, and for his account,
l. 208. 1. 2. D. sterl. the value of my self, payable at usance
for my account by himself, unto himself, exchange at 37. sh. is—

So

Guillipe

2309.9

Anno 1633. the 24. of October in Amsterdam.

Gail si pē

gl. 27153. 8. fluy. for several coynes this day in the House, as by the particulars, and the agreement with the Leager, N^o. A. appeareth—

27153. 8 —

gl. 5555. 2. fluy. for so much therein this day due to me, as by the agreement between the City-book, fol. 3789. and in the Leager, N^o. A. appeareth—

5555. 2 —

gl. 1533. 15. 8. pen. for 18. Last, 7. Mudde, resting unfold, lying in *John Good-blonds* Garners, co^t 60. ggl. per Last, first penny is—

1533 15. 8 —

gl. 1260. for 15. Butts of Sherry-Sack, lying in my great Cellar, rated at 84. gl. per Butt, is—

1260 —

gl. 2600. for these ensuing commodities formerly sent him, resting as yet unfold under his hands: *viz.*

700. Frailes of Figs rated at 2. gl. per Piece, is—gl. 1400.—

• 30. Pieces of Cambrix-cloth, at 40. gl. per Piece, is—gl. 1200.—

2600 —

gl. 440. for 11. Pieces unfold in former Leager, N^o. A. rated at 40. gl. per Piece, produce—

• 440 —

gl. 713. 14. 8. pen. for a remainder of account, as by their Bill in my hands, which will be due the 16. of *December* next, being—

• 713 14. 8 —

gl. 2648. 6. 8. pen. for 264. l. 16. s. 8. d. sterl. now due to me in Ready-money, for Wares there sold by him for my account: exchange at 33. s. 4. d. is—

2648. 6. 8 —

gl. 2377. 18. fluy. resting due to him in present Money, being received for Wares sold for his account, and not yet made good unto him, the summe, is—

2377 18 —

79. Money remitted in mine own Bills, &c.

The 31. of October.

gl. 2309. 9. fluy. for l. 208. 1. 2. d. sterling, remitted him, the value of my self; payable at usance for my account by himself, unto himself, exchange at 37. s. is—

2309. 9 —

D d

gl. 31. 2. 8. pen.

Anno 1633. the 31. of October in Amsterdam.

Gulden

So that my Provision of the Remise, at $\frac{1}{2}$ per Cent. is—gl. 7.16.—
And Banck-monies advance, at one per Centum, is—gl. 23. 6. 8

..31.2.8

80. Wares received to sell for another mans account, being kept with a Factor-book; but without an account of Time, and Ready-money: yet so that there be a Nomination of the Wares particularly in the Leager.

See the 64. Title place.

The 12. of November.

Received several Commodities by John Dirrickson, Shipper to sell for the account of Matthew Masters at Hull; charges upon the receipt, as in Factor-book, fol. 3. at large appeareth, is—

..68.6

81. To sell Commission-Wares upon six Months discount, being kept with a Factor-Book.

The 15. Dito.

Sold unto Susanna Peters Orphans, for the account of Matthew Masters at Hull, 70. Kerfies, 25. Dozens, and 10. white English Clothes, upon 6. months discount; whereof gl. 1083. are to stand out 6. Weeks, the residue upon Demand: the whole as in Factor-book, fol. 1. and 3. produce—

4685

Nota, This is another form.

More, unto them, for the account of Thomas Stern at London, 80. Kerfies, upon 6. months rebate, as in Factor-book, fol. 2. are—

2080

The 20. Dito.

More, unto them, for the account of Matthew Master of Hull, upon 6. months rebate, 70. Kerfies, 25. Dozens, and 10. white English Clothes, at price, as in Factor-book, fol. 1. and 3.—

5045

More, unto them, for the account of Thomas Stern at London, 40. Kerfies, and 83. Dozens, upon 6. months discount, as in the Factor-book, fol. 2. at large, worth—

4775

82. Wares

Anno 1633. the 31. of October in Amsterdam.

Gul. fl. pe

gl. 31. 2. 8. pen. for the ensuing: to wit,
For my Provision of this Remise, at $\frac{3}{4}$ per Cent. is—gl. 7. 16.—
For Banck-monies advance, at one per Cent. is—gl. 23. 6. 8.

..31.2.8

80. Wares received to sell for another, &c.

See the 64. Title place.

The 12. of November.

gl. 68. 6. stuy. for charges done upon the receipt of 80 Kerfies, 50. Dozens, and 20. English Clothes; received by Shipper John Dirrickson, as per Factor-book, fol. 3. at large appeareth in particulars—

..68.6—

81. To sell Commission-Wares, &c.

The 15. Dito.

gl. 4685. for 70. Kerfies, 25. Dozens, and 10. white English Clothes, sold upon 6. months discount; whereof gl. 1083. are to stand out 6. Weeks, the residue upon Demand: the whole as in Factor-book, fol. 1. and 3. produce—

4685—

Nota, This is another form.

gl. 2080. for 80. Kerfies, sold upon 6. months rebate, as in Factor-book, fol. 2. are—

2080—

The 20. Dito.

gl. 5045. for 70. Kerfies, 25. Dozens, and 10. white English Clothes, sold upon 6. months discount; as at large in Factor-book, fol. 1. and 3. appeareth, being—

5045—

gl. 4775. for 40. Kerfies, and 83. Dozens, sold upon 6. months discount; as in the Factor-book, fol. 2. at large appeareth—

4775—

D d 2

82. Wares

Anno 1633. the 27. of November in Amsterdam. Gullipe

82. Wares bought in Commission, the which I send
unto my Master; paying for the same
by Assignment.

Bought of David Darling 60. fulles of Kettles, weighing together
10612. lb. Akons, which being reduced at 160. lb. Akons, for 100. lb.
Amsterdams, are 10012. lb. Amsterdams weight; the same I have sent
to Thomas Stern at London, and for his account by Shipper John Ja-
cobson of Enchuysen: for which I have assigned the said David upon
Susanna Peters Orphans, the parcel at 60. gl. per Centum, is

6007.4

Charges,

Custome, at 15 stuyvers per Centum, is — gl 75. 2.—
Brokage, at $\frac{1}{2}$ stuy. for each six gl. is — gl. 25. —
Weigh-money, Boatage, and the like, is — gl. 19. 18.—
And for conclusion sent to him in species by R. P. — gl. 91. 14.—
So that my Provision for Buying at one per C. is — gl. 60. —

27114

Nota, Close the account of Commodities for Matthew Masters,
and carry the difference to its due place.

Item, Ballance the account of Thomas Stern at London, and close
it.

Anno 1633. the 27. of November in Amsterdam. Gul Stipe

82. Wares bought in Commission, &c.

gl. 6007. 4. stuy. for 60. fulles of Kettles, bought for Ready-money, and shipt to him for his account by Shipper *John Jacobson* of *Enchuyssen*, weighing together 10612. lb. Akons, which being reduced at 106. lb. Akons, for 100. lb. *Amsterdams*, are 10012. lb. *Amsterdams*, producing at 60. gl. per Centum, to ———

6007. 4. —

gl. 211. 14. stuy. for the ensuing Charges, and Money, sent for a full conclusion with him : viz.

Custom, at 15. stuy. per Centum, is ——— gl. 75. 2. —

Brokage, at $\frac{1}{2}$ stuy. for each 6. gl. is ——— gl. 25. —

Weigh-money, Boatage, and the like is ——— gl. 19. 18. —

And for conclude of account, sent him by R. P.

in species ——— gl. 91. 14. —

211 14 —

gl. 60. for my Buying Provision of 6007. 4. at one per Cent. ———

.. 60 —

gl. 6007. 4. stuy. for mine Assignment delivered unto dito *David* in full of Kettles bought, being ———

6007. 4. —

gl. 486. 10. stuy. for discount of 9730. gl. at one stuyver per Guilder, is ———

486 10 —

gl. 76. 18. 8. pen. for several charges upon 60. Kersies, and other Wares, as in the Factor-book, fol. 1. and 3. at large appeareth, being ———

76 18. 8

gl. 208. 7. stuy. for Ware-house-room, and Provision, as in the Factor-book, fol. 1. and 3. at large appeareth, being ———

208. 7 —

gl. 8889. 18. 8. pen. being the Netto proceed of 140. Kersies, 50. Dozens, and 10. white English Clothes, all Charges, and Provision deducted; so resteth Neat without my prejudice, which I make good on his proper credit ———

8889 18 8

gl. 342. 15. stuy. for the discount of gl. 6855. at 1. stuyver per Guilder, is ———

342 15 —

gl. 84. 0. 8. for several charges upon the receipt of Commodities, as

as

An. 1633. the 27. of November in Amsterdam. Guil' III pe

The 3. of December.

Bought of *Guilliam Ducket* for the account of *Matthew Masters* at *Hull*, 156. lb. and 6. ounces of Plate (for which I have assigned him full payment upon *Susanna Peters Orphans*) the same I have sent to *Jack Pudding* at *London*, by Shipper *John Johnson*, packt in the Pack-clothes of *Thomas Stern* in a Box; the said Plate at 70. stuyvers per ounce cost ———— gl. 8757.

And for one months rebate of gl. 1083. which the said *Orphans* pay me before the time, is at 8. per Cent. ———— gl. 7. 5. — 8764. 5 —

Brokage, paid unto *Thomas Loan*, at $\frac{1}{2}$ stuyver for each 6 gl. is ———— gl. 36. 8. —
Box, and Packing ———— gl. 1. 18. 8. —
Provision, at 1. per Centum for Buying, is ———— gl. 87. 7. 0. —

125 13 8

83. Wares received to sell for another Man; being kept without Factor-book: but with an account of Time, and Ready-money.

The 15. Dito.

Received from *Dansick* by Shipper *William Johnson*, 40. Last of *Rye*, *Dansick* measure, to sell for the account of *Jack Pudding* at *London*: the same I have caused to be laid in the Carriack Garners, in the *Warmoosse-street*; the charges, are

Freight, at 8. gl. per Last ———— gl. 320. —
Prime, and Pale-money, at 2. stuyvers ———— gl. 4. —
Pilotage, from the *Texel* ———— gl. 4. —
Custom, and Lighterage ———— gl. 20. —
Portrige to the Garners, at 7. stuyvers ———— gl. 14. —

362

84. Received

Anno 1633. the 27. of November in Amsterdam. Guil li pe

as in the Factor-book, fol. 2. at large appeareth ——— .84 .0 .8

gl. 149. 6. 8. pen. for Ware-house-room and Provision, as in the Factor-book, fol. 2. at large appeareth, being ——— .149 .6 8

The 3. of December.

gl. 8764. 5. stuy. for 156. lb. 10. ounces of Plate, bought of *Guil liam Ducket*, and assigned him in full payment upon the said Or phans; the same I have sent to *Jack Pudding* at *London*, by Shipper *John Johnson*, packt in the Pack-clothes of *Thomas Stern* in a Box, the which at 70. stuyvers per ounce, is ——— gl. 8757.

And for one months rebate of gl. 1083. which the said Orphans pay me before the time, is at per Centum ——— gl. 7. 5. — 8764 .5 —

gl. 38. 6. 8. pen. for charges upon the said Plate: viz.

For Brokage, paid unto *Thomas Loan*, at $\frac{1}{2}$ stuyver

for each 6. gl. is ——— gl. 36. 8. —

For Box, and Packing ——— gl. 1. 18. 8. —

.38 .6 8

gl. 87. 7. stuy. for my Provision of the same, at one per Centum, being ——— .87 .7 —

82. Wares received to sell, &c.

The 15. Dito.

gl. 362. for 40. Last *Dansick* measure, received from thence by Shipper *William Johnson*, to sell for the account of dito *Jack*, the same I have caused to be carried into the Carriack Garners, in the Warmoose-street, the charges at the receipt, are

Freight, at 8. gl. each Last ——— gl. 320. —

Prime, and Pale-money, at 2. stuyvers ——— gl. 4. —

Pilotage, from the *Texel* ——— gl. 4. —

Custom, and Lighterage ——— gl. 20. —

Portrige to the Garners, at 7. stuyvers ——— gl. 14. —

:362 —

gl. 362. for the charges only transported from thence, because each account should be charged with its own burthen; this being ——— .362 —

84. Received,

An. 1633. the 22. of December in Amsterdam. Guilt stipe

84. Received, as before, being kept with a Factor-Book; as also with an account of Time, and Ready-money.

Received by Shipper Peter Clason from Jack Pudding at Hambrough several Commodities to sell for his account; the particular charges, as in Factor-book, fol. 4. produce all

356 10

85. To sell Commission-Commodities kept with, and without a Factor-book; but both with an account of Time, and Ready-money.

Sold unto David Darling, for the account of Jack Pudding at London, 42. Lafts, 9. Mudden Rye, *Amsterdams* measure, receiving now gl. 6075. 7. stuy. the remainder to stand out 4. months, the whole at 170. ggl. each Laft, amounteth unto

10075 7

More, unto him, for the account of Jack Pudding at Hambrough several Commodities, receiving now gl. 12825. the remainder to stand out 2. months: the whole, as in Factor-book, fol. 4. amounteth unto

20415

The 26. Dito:

The after-charges upon the Rye of Jack Pudding at London, is,
viz.

For several times turning, and measuring at sale—gl. 6. 7.—

For Garner-room, at 4. stuyvers each Laft.—gl. 8. 8.—

For

An 1633. the 22. of Decemb. in Amsterdam. Guil. stipe

84. Received, as before, being, &c.

gl. 356. 10. stuy. for charges upon the receipt of several commodities, received by Shipper *Peter Clason*, to sell for the account of dito *Jack*; the particulars, as in the Factor-book, fol. 4. produce all unto

356 10

85. To sell Commission-Commodities, &c.

gl. 10076. 7. stuy. for 42. Last, 9. Mudde Amsterdam measure, sold him; receiving now gl. 6075. 7. stuy. the remainder to stand out 4. moneths, the whole at 170. ggl. each Last, amounteth unto

10075 7

gl. 20415. for several commodities sold unto him, receiving gl. 12825. now; the rest upon 2. moneths, the whole, as in the Factor-book, fol. 4. amounteth unto

20415

gl. 10075. 7. stuy. for the sale as above transported from the Rye account, to the time account (being there is one kept) which produceth with 2. Last, 9. Mudden over-measure unto

10075 7

gl. 6075. 7. stuy. for so much received of *David Darling* upon his Rye, being

6075 7

gl. 12825. for so much received of *David Darling* in part of the sold commodities above entred, being all

12825

gl. 18900. 7. stuy. received in part of Wares sold unto him as above; my receipt is

18900 7

The 26. Dito.

gl. 21. 1. stuy. for the ensuing after-charges upon the same: viz.

For several times turning, and measuring at sale-gl. 6. 7.—
For Garner-room, at 4. stuyvers each Last—gl. 8. 8.—

Ee

For

Anno 1633. the 26. of Decemb. in Amsterd. Guil flipe

For Brokage, at 3. stuyvers each Last — gl. 6. 6. —
For my Provision of sales, at 2. per Centum — gl. 201. 10. —

222 11 —

My Provision, and Ware-house-room of Wares sold for the
account of *Jack Pudding* at Hambrough, as in Factor-book,
fol. 4. appeareth, is —

415 16 —

The 5. of January, 1634.

Received of *Susanna Peeters Orphans* in full of
account — gl. 1698. — 8.

More, of *David Darling*, in full of Wares sold the
22. of December, part upon 4. mon. time — gl. 11332. 5. —

So that he payeth me 4000. gl. upon Rye, 4. mon.
before the time, is at 8. per Centum — gl. 103. 18. —

And upon 7590. gl. for the other commodi-
ties 2. mon. before the time, is — gl. 99. 17. } 153. 17.
As likewise abatements upon Couchaneille gl. 54. —

13288 8

The 9. Dito.

Jack Pudding at London writeth me in his Letter, dated the
16. of December last, that he hath sold for my account unto
Thomas Stern,

30. Pieces of Cambric-cloth, at 9. l. sterl. per Piece
upon 2. moneths time, is — l. 270. —

More,

Anno 1633. the 2. of Decemb. in Amsterdam. Gul fl pe

For Brokage, at 3. stuyvers each Last ——— gl. 6. 6. —

••21 •1 —

gl. 201. 10. stuy. for my provision of sales at 2. per Centum —

•201 10 —

gl. 222. 11. stuy. for charges, and provision of the same, transported to the said account of ready-money, being —

•222 11 —

gl. 415. 16. stuy. for my Provision, and Ware-house-room of sold Wares for his account, producing as in Factor-book, fol. 4. appeareth, to —

•415 16 —

The 5. of January, 1634.

gl. 1698. 0. 8. pen. received of them in full to this day —

1698 •0.8 —

gl. 11332. 5. stuy. received in full of Wares sold him the 22. of December, part upon 4. moneths time, being —

11332 •5 —

gl. 103. 18. stuy. for discount of 4000. gl. upon Rye, 4. moneths before the time, is at 8. per Centum —

•103 18 —

gl. 4000. for the Debt of *David Darling* paid me in; but is rebated —

4000 — —

gl. 153. 17. stuy. for discount of 7590. gl. upon sold commodities; and received 2. moneths before the time, is — gl. 99. 17. More, for abatements upon Couchaneille — gl. 54. —

•153 17 —

gl. 7590. for the Debt of *David Darling* paid me in; but is rebated —

7590 — —

The 9. Dito.

gl. 6550. for sales of several commodities for my account, as by his Letter, dated the 16. of December last, being as followeth:

For 30. Peices of Cambrix-cloth sold unto *Thomas Stern* at 9. l. sterl. per Peice, upon 2. moneths time — l. 270. —

E e 2

More

Anno 1634. the 9. of January in Amsterdam Guil. 11. pe

More, unto *Jasper Johnson*, for Ready-money, 700.

Frailes of Figs, at 11. s. sterl. is ———— l. 385. —

Are all 655. l. sterl. exchange at 33. s. 4 D. Flem. is ———— 6550 —

Sundry varieties in Factorage accounts have I entred in this work ; yet more there are, whereof I have instanced divers in the Table of *Factorage*; of all which to shew particularly the work in this Book would be tedious ; only two I intend to enter, that you may the better apprehend the other : the manner of working is shewed in these Examples.

The 14. Dito.

Received by Shipper *William Crayford*, from *Richard Warbirton* at Hull, to sell for his account, 231. Piggs of small Lead ; charges are,

Freight, at 6. stuyvers each Pigg, is	gl. 69. —
Custom, at 3. stuyvers each 100. weight	gl. 45. —
Prime, Pale, and Beaconige-money, is	gl. 2. 18. —
Lighterige, from the Ship to the Ware-house	gl. 2. 17. —
Average, after poundage portion	gl. 52. 13. —
For washing of them, to raise the price	gl. 1. 18. —

174. 6 —

The 17. Dito.

Received more, by the above-named Shipper, from *Gouert Golsfon* at Hull, to sell for his account these ensuing Wares: viz.

20. Leeds Dozens, cost with charges 3. l. 12. s. sterl. is	l. 72. —
20. Kerfies, N ^o . M. cost with charges 2. l. 17. s. sterl. is	l. 57. —
20. Dito. N ^o . R. cost with charges 2. l. 19. s. sterl. is	l. 59. —

l. 188. sterl. exchange, at 33. s. 4 D. is ———— 1880 —

Freight of Kerfies, at 3. stuyvers per Piece, is	gl. 6. —
Freight of Dozens, at 4 $\frac{1}{2}$ stuyvers per Piece, is	gl. 4. 10. —
Custom of Kerfies, at 3. stuyvers per Piece, is	gl. 6. —
Custom of Dozens, at 7. stuyvers per Piece, is	gl. 7. —
Average, at 2. per Centum, is	gl. 37. 12. —
For washing & cleansing, paid at 7. stuyvers	gl. 21. —

82. 2 —

Anno 1634. the 9. of January in Amsterdam. Guil. Stipe

More, unto *Jasper Johnson*, for Ready-money, 700.
 Fraills of Figs, at 11. s. sterl. is ——— l. 385. —.

Are all 655. l. sterl. exchange at 33. s. 4. D. is ——— 6550 —

gl. 3850. for 385. l. sterl. by him received upon Figs, as above
 is mentioned, exchange at 33. s. 4. D. is ——— 3850 —

The 14. Dito.

gl. 174. 6. stuy. for charges of 231. Piggs of small Lead, re-
 ceived by Shipper *William Crayford*, the particulars are as fol-
 loweth :

Freight, at 6. stuyvers each Pigg, is ———	gl. 69. —.	
Custom, at 3. stuyvers each 100. weight, is ———	gl. 45. —.	
Prime, Pale, and Beaconige-money, is ———	gl. 2. 18. —.	
Lighterige from the Ship to Ware-house ———	gl. 2. 17. —.	
Averige, after poundage portion, is ———	gl. 52. 13. —.	
For washing of them, to raise the price ———	gl. 1. 18. —.	
		174. 6 —

gl. 174. 6. stuy. and is for the above-named charges by me
 disbursed for him, having no money of his in my hands; the
 sum is ——— 174. 6 —

The 17. Dito.

gl. 1880. for the costs of 20. Leeds Dozens, and 40. Kerfies,
 received by the above-named Shipper, the particulars are: viz.

20. Leeds Dozens, cost with charges 3. l. 12. s. sterl. is ———	l. 72. —.
20. Kerfies, No. M. cost with charges 2. l. 17. s. sterl. is ———	l. 57. —.
20. Dito—No. R. cost with charges 2. l. 19. s. sterl. is ———	l. 59. —.

l. 188. sterl. exchange, at 33. s. 4. D. is ——— 1880 —

gl. 82. 2. stuy. for these ensuing charges, done upon the receipt:
 viz.

Freight of Kerfies, at 3. stuyvers per Piece, is ———	gl. 6. —.	
Freight of Dozens, at 4½ stuyvers per Peice, is ———	gl. 4. 10. —.	
Custom of Kerfies, at 3. stuyvers per Peice, is ———	gl. 6. —.	
Custom of Dozens, at 7. stuyvers per Peice, is ———	gl. 7. —.	
Averige, at 2. per Centum, is ———	gl. 37. 12. —.	
For washing & cleansing, paid 7. stuyv. per Peice, is ———	gl. 21. —.	
		82. 2 —

gl. 82. 2. stuy. and is for the above-named charges by me laid
 out

Anno 1634. the 17. of January in Amsterdam. Guilt fl/pe

86. To remit part of Commission-money, and to detain part thereof in Company.

The 18. Dito.

Remitted for the account of *Jack Pudding* at Hambrough, and by his order, 12300. Florines, unto *John vander Linden* at Danfick, in Bills of *Jacob vander Linden*; payable at sight by *Isaac vander Linden*, to be there employed according to order of the said *Jack Pudding*, exchange 170. gros, for each six guilders: my payment is ———— gl. 13023. 10. 8.
 Banck-money, at $\frac{1}{3}$ per Centum, allowed him ———— gl. 43. 8. 8.
 My provision for the remise, at $\frac{1}{3}$ per Centum ———— gl. 43. 8. 8.

13110.7 8

87. Wares bought for Company-account, paying present money.

The 22. Dito.

Bought of *Jaques Jolyt* 258. Pieces of Linnen for the company of *Jack Pudding* at Hambrough, and me, each $\frac{1}{2}$; my payment at 20. gl. per Peice, is ————

5160

88. Wares of mine own brought into the Company.

Into this company, being $\frac{1}{3}$ for *Jack Pudding* at Hambrough, and $\frac{2}{3}$ for me; I bring 18. Laft, 7. Mudden of mine own Rye, producing as it cost me, unto ————

1533 15.8

More, 15. Butts of Sherry-Sack, for the said company, each $\frac{1}{2}$, being mine own; and esteemed at ————

1218

89. How

Anno. 1634. the 17. of January. in Amsterda. Guilt Gild

out for him; I having no money of his in my hands: the sum is

82 .2

86. To remit part of Commission-money, &c.

The 18. Dito.

gl. 13066. 19. *fluy.* for 12300. Florines, remitted by his order unto John vander Linden at Danfick, in Bills of Jacob vander Linden; payable at sight, to be there employed according to order of the said Jack; exchange 170. gros, for each six guilders: my payment, is ——— gl. 13023. 10. 8.
Banck-money, at $\frac{1}{3}$ per Centum, allowed him — gl. 43. 8. 8.

13066 19

gl. 43. 8. 8. pen. for my provision of the remise, which at $\frac{1}{3}$ per Centum, is ———

43 .8 .8

87. Wares bought for Company-account, &c.

The 22. Dito.

gl. 5160. for 258. Pieces, bought of Jaques Jolyt; my payment at 20. gl. per Piece, is ———

5160

88. Wares of mine own, &c.

gl. 1533. 15. 8. pen. for 18. Last, 7. Mudde of mine own Rye brought into the company, which cost me ———

1533 15 .8

gl. 1218. for 15. Butts of mine own Sack, brought into the company, and esteemed at ———

1218

gl. 3700. 5. 3. pen. for his parts of the above-named goods, bought, and brought into the company by me, viz.

For one half of the Linnen ——— gl. 2580. ———

For one third of the Rye ——— gl. 511. 5. 3.

For one half of the Wine ——— gl. 609. ———

3700 .5 .3

89. How

Anno 1634. the 22. of January in Amsterdam

Gul sti pe

89. *How to keep another mans Trading in my Books; being a preparative to shew, that all the Worlds Traffick may be brought to one General Leager, if there were possibility to comprehend it all in one Book.*

Simond Sands, and Richard Rakes erect together a company, whose whole Trading I shall write out of their Wast-book, into my Journal, and Leager; for which, my allowance yearly shall be

1600

50. *How to enter the passages into our Book, having a Cash-keeper within doors.*

The 31. Dito.

Of my Casheer for mine own use (whereof I give *gl.* 100. to my Wife for House-keeping) I receive

800

91. *Company Wares sold for Ready-mony.*

Sold unto *Leonard Frind* 58. Pieces of Linnen, for the Company of *Jack Pudding* at Hambrough, and me each $\frac{1}{2}$, my receipt at 25. *gl.* per Piece, is

1450

92. *Company Wares sold to my Partner.*

Shipt by *John Crew*, unto *Jack Pudding* at London, for the account of *Jack Pudding* at Hambrough, 50. Pieces of Company Linnen concerning him and me each $\frac{1}{2}$; producing at 25. guilders per Piece, Ready-mony, unto

1250

Custom, and other charges at shipping, paid by me, is

37

10

93. To

Anno 1634. the 22. of January in Amsterd. Guil / st / pe

89. *How to keep another mans Trading, &c.*

gl. 1600. for my yearly salary to write their whole company trading (which they by agreement now erect together) into my Cladde; to be transported from thence (with other passages) into my Journal and Leager; for which, my yearly allowance shall be

1600

90. *How to enter the passages, &c.*

The 31. Dito.

gl. 800. received of my Casheer, and taken for mine own use, being

800

gl. 100. for so much paid unto my Wife towards House-keeping, being

100

91. *Company Wares sold, &c.*

gl. 1450. for 58. Peices sold Leonard Frind, my receipt at 25. gl. per Piece, is

1450

92. *Company Wares sold, &c.*

gl. 1250. for 50. Pieces by his order, and for his account, shipt by John Crew, unto Jack Pudding at London; producing at 25. gl. per Piece, unto

1250

gl. 27. 10. stuy for custom, and other charges paid by me at the shipping, being

37 10

gl. 1350. for his one second of the above-standing two parcels, made good upon his credit of ready-money, being as both by me received, his part is

1350

F f

93. To

Anno 1634. the 6. of February in Amsterd. Gul si pe

93. To ship away Company-commodities, to be sold
for Company account.

More, sent by the said Shipper unto the same man, 100. Pieces
of Linnen, for the company of *Jack Pudding* at Hambrough,
and me, each $\frac{1}{2}$; to be sold there for our account: producing
at 20. gl. per Piece, unto

2000

Custom, and other charges at the shipping, paid by my Ca-
sheer, is

• 75

94. To take Company Wares unto my self, and ship
them away in Company with another Partner; by
the which he is to lay in an equal propor-
tion of other Commodities.

More, sent by the said Shipper unto the same man 50. Pieces
of the above-named Company Linnen, taken to my self; by
the which the said *Jack* at London, is to lay in an equal propor-
tion of English Wares upon a like gain, or loss; the shipt Pieces
at 26. gl. produce

1300

Custom, and other charges at the shipping paid by me, is

• 37 10

My provision for sales of the said Linnen, at 2. per Centum, is

120

Nota, Ballance this Company Linnen, and give each
his due upon fit account.

95. How

Anno 1634. the 22. of January in Amsterd. Gul/shipe

93. To ship away Company commodities, &c.

gl. 2000. for 100. Pieces shipt by *John Crew*, to be sold there
for our account, producing at 20. guilders, unto

2000

gl. 75. for custom, and other charges paid by my Casheer at
shipping thereof, being

75

gl. 37. 10. stuy. for his $\frac{1}{2}$ of the above-named charges, paid
for him

37 10

94. To take Company Wares, &c.

gl. 1300. for 50. Pieces taken to my self, and shipt unto him;
by the which he is to bring into the company there an equal pro-
portion in English Wares, upon a like gain, and loss; the shipt
Pieces at 26. guilders, produce unto

1300

gl. 37. 10. stuy. for custom, and other charges paid by me at
the shipping

37 10

gl. 480. for the ensuing particulars: viz.

For my provision of sales, at 2. per Centum

gl. 120.

For my one half gains upon the same

gl. 360.

480

gl. 360. for his one half of gains upon the said Linnen, be-
ing

360

gl. 590. for his one half of 50. Pieces of Linnen taken to my
self producing

gl. 650.

Deducting for my $\frac{1}{2}$ of provision, to avoid another
parcels writing

gl. 60.

590

Anno 1634. the 6. of February in Amsterd. Guil fl pe

95. How to Book an Accountants Wages.

For salary unto *David Darling* to write my Books (whereof I now pay $\frac{1}{4}$) I allow him yearly—

1000

96. To book the Capital, which each Partner of a joynt Company promiseth to bring in.

Simon Sands promiseth to bring into the company for his stock—

gl. 11400. }

And *Richard Rakes* for his stock intendeth—

gl. 7800. }

19200

97. To remit money for Company-account, which shall only run upon Exchange.

The 11. Dito.

Jack Pudding at *London* hath remitted for my account 400. l. ster. unto *Peter Brasseur* at *Danwick*, to be by him employed upon Exchange only, for our company, each $\frac{1}{2}$; the value delivered the 23. of Janury last in *London* to *William Brant*, and his Bills received upon *George Gregory*: payable 14. days after sight, exchange 183 $\frac{2}{3}$ gros for each 12. s. sterl. is 4080. Florines, and 33. s. 4 d. Flemish for each pound sterling, is—

4000

Agreed with *David Darling*, to let him have 3000. Florines for *Franckford*, at 81. d. Flemish per Florine, to be re-paid to me, or Assigns, the first of June, as the Exchange shall then return from thence; this being money for the company of *Jack Pudding* at *Hambrough*, and me each $\frac{1}{2}$: In part of payment of the same, I deliver him 18. Lasts, 7. Mudde of Rye, by me brought into company the 22. passado; producing in Ready-money, at 150. ggl. unto gl. 3834. 8. 12. pen. the remainder I have now for him made good in Banck, upon the account of *Bartel Bartelson*: deducting gl. 22 $\frac{2}{3}$ for Banck-money at one per Cent. the whole exchange is—

6075

My provision for sale of company Rye, at 2. per Centum, produceth—

..76 13 12

Nota, Ballance this Rye account, and give each his due.

Anno 1634. the 8. of February in Amsterd. Gul fl. pē

95. *How to Book an Accountants, &c.*

gl. 1000. for yearly salaries, which I allow him, for the writing of my Books in true *Debitor*, and *Creditor*, form being:—

1000

gl. 250. for $\frac{1}{4}$ of his Wages now paid unto him—

250

96. *To Book the Capital, &c.*

gl. 11400. being thus entred for his promise sake, which is, to bring into the company for his stock—

11400

gl. 7800. being thus entred because of his promise, which is, to bring into the company for his stock.—

7820

97. *To remit money upon Company-account, &c.*

The 11. Dito.

gl. 4000. for 400. l. sterl. remitted him to be employed only upon exchange, for our company each $\frac{1}{2}$, the value delivered the 23. of January last in *London*, unto *William Brant*, and his Bills received upon *George Gregory*; payable 14. days after sight, exchange 183 $\frac{3}{4}$ gros, for each 12. s. sterl. is 4080. Florines, and 33. s. 4. d. Flemish, for each l. sterling, is—

4000

gl. 6075. for 3000. Florines agreed to lend him upon exchange, at 81 d. Flemish, for each Florine; to be re-paid to me, or Assigns the first of June, as the exchange shall then return from thence: this being part company-money in my hands, which is—

6075

gl. 3834. 8. 12. pen. for 18. Last, 7. Mudde delivered in part of payment; producing in ready-money, at 150. ggl. unto—

3834. 8. 12

gl. 2218. 3. 4. pen. writ by his order upon the account of *Bartel Bartelson*, being—

2218. 3. 4

gl. 22. 8. stuy. for Banck-money advance, at 1. per Centum, being—

22. 8

gl. 1559.

Anno 1634. the 8. of February in Amsterd. Guil stipe

98. Subscribed for my self, and an Adherent into the
West-India-Company of this City.

The 22. Dito.

Condescended this day unto the Governour, and Assistants of
the West-India-Company of this City, for 1000. l. Flemish, to
pay the same within eight days for my part of Stock: my sub-
scribing for me, is

6000

And for Jack Pudding at London, which he promiseth to
bring in

900

99. To Book the subscribing of a man that sheltereth
under my name in a Company, with whom I
also joyn in Company.

The 25. Dito.

Jack Pudding at London hath subscribed to joyn with me in
the West-India-Company of this City, for his 1000. l. Flemish,
and to shelter under my name: the same he is to make good to
me within eight days next ensuing, being

6000

By the which I adjoyn l. 500. Flem. upon a like gain, and loss,
my

Anno. 1634. the 11. of February in Amsterd. Gul stipe

gl. 1559. 6. 12. pen. for the ensuing particulars: viz.

For my provision of sales, at 2. per Centum—gl. 76. 13. 12.

For my $\frac{1}{3}$ of gl. 2223. 19. 8. pen. gained on Rye—gl. 1482. 13.—

1559. 6. 12

gl. 741. 6. 8. pen. for his $\frac{1}{3}$ of gains upon the said Rye, being—

• 741. 6. 8

gl. 1784. 18. 5. pen. for the ensuing particulars: viz.

For $\frac{1}{2}$ of 6075. guilders, by me paid *David Darling*

upon Franckford Exchange, being—gl. 3037. 10.—

For $\frac{1}{4}$ of guilders 76. 13. 12. pen. being my provision upon Rye—

gl. 25. 11. 4.

All is—gl. 3063. 1. 4.

Deducting for his $\frac{1}{4}$ of guilders 3834. 8. 12. pen.

by me received upon company Rye—gl. 1278. 2. 15.

Resteth to charge—gl. 1784. 18. 5.

1784. 18. 5

98. Subscribed for my self, &c.

The 22. Dito.

gl. 6000. for 1000. l. Flemish, by me subscribed to furnish in 8. days for my part of Stock, my promise is—

6000

gl. 900. for 150. l. Flemish by him subscribed to furnish, as above, being—

• 900

99. To book the subscribing, &c.

The 25. Dito.

gl. 6000. for 1000. l. Flemish by him subscribed to joyn with me, and shelter under my name; the same he is to make me good in 8. days next ensuing, being—

6000

gl. 9000. for 1500. l. Flemish, by me subscribed for the company

Anno. 1634. the 25. of February in Amsterd. Guil stipe

my subscribing to the Company for us both, is 1500. l. Flemish
which produceth

9000

Sold unto *David Darling*, for the account of *Richard Warbir-*
ton of Hull, 90. Pigs of small Lead, upon 3. weeks precys in
Bank, the price, and weight is is followeth :

10. Pigs weigh 1325 lb.	15. Pigs weigh all 6719. lb.	} 12152. lb.
10. Dito — 1350. lb.	10. Dito — 1380. lb.	
10. Dito — 1405. lb.	10. Dito — 1291. lb.	
10. Dito — 2289. lb.	10. Dito — 1370. lb.	
10 Dito — 1350. lb.	10. Dito — 1492. lb.	

All, 12152. lb. at 30. s per Centum, is — gl. 1093. 13. —
More, unto him, 141. Pigs, for the same account,
gl. 19038. lb. at 30. s per Cent. upon 6. mon. discount,
at 8. per Cent. per Annum, is — gl. 1713. 8. 8.

2807. 1. 8

More, unto him, for the account of *Gouert Golston* at *Hull* the
ensuing Wares, viz.

10. Leeds Dozens, at 42. gl. ready-mony —	gl. 420. —
10. Kerfies, N ^o . M. }	at 30 gl. on 6. mon. discount gl. 600. —
10. Dito — N ^o . R. }	

1020

More, to *Simond Sands*, for his proper use of this last account :

10. Dozens, at 43. gl. 5. fluy. on 6. mon. rebate —	gl. 432. 10. —
10. Kerfies, N ^o . M. at 32. gl. 10. fluy. on 4. mon.	discount — gl. 325. —
10. Dito — N ^o . R. at 31. gl. ready-mony —	

1067 10

The 2. of March.

Jack Pudding at *London*, remitteth me for our company ac-
count, each $\frac{1}{2}$, only to run upon exchange, 400. l. sterl, payable
here at usance by *Susanna Peters Orphans*, the value delivered the
7. of the last month unto *James Pudding*, due the 9. present, ex-
change at 38. s. 2. d. Flem. is —

4580

Peter Brasseur at *Danfsick*, remitteth me in date 16. passado,
for our account, 4100. Florines Polish, in Bills of *Robert Brames*,
payable at 6. days sight by *Jack Pudding* at *London*, and for his
account, exchange 170. gros, is —

4341. 3. 8

Richard

Anno 1634. the 25. of Februa. in Amsterdam. *Guilt li pe*

pany of us both, my part with him, being 500. l. Flemish, upon an equal gain or loss, according to proportion of each, the whole is--

9000

gl. 2807. 1. 8. pen. for 90. Piggs of small Lead, sold upon three weeks precys in Banck; the price, and weight is as followeth:

10. Piggs weigh 1325. lb.	50. Piggs weigh all 6719. lb.	
10. Dito 1350. lb.	10. Dito 1380. lb.	} lb. 12152.
10. Dito 1405. lb.	10. Dito 1291. lb.	
19. Dito 1289. lb.	10. Dito 1370. lb.	
10. Dito 1350. lb.	10. Dito 1392. lb.	

All, 12152. lb. at 30. s. per Centum, is—gl. 1093. 13.—
 More, unto him, 141. Piggs, for the same account,
 q^t. 19038. lb. at 30. s. per Cent. upon 6. mon. discount,
 at 8. per Cent. per Annum, is—gl. 1713. 8. 8.

2807. 1. 8

gl. 1020. for 20. Kerfies, and 10. Dozens sold: viz.

10. Leeds Dozens, at 42. gl. ready-money	gl. 420. —.
10. Kerfies, N ^o . M. } at 30. gl. on 6. mon. discount	gl. 600. —.
10. Dito—N ^o . R. }	

1020

gl. 1067. 10. sup. for 10. Leeds Dozens, and 20. Kerfies sold, as followeth:

10. Dozens, at 43. gl. 5. sup. on 6. mon. rebate	gl. 432. 10. —.
10. Kerfies, N ^o . M. at 32. gl. 10. sup. on 4. mon. discount	gl. 325. —.
10. Dito—N ^o . R. at 31. gl. ready-money	gl. 310. —.

1067 10

The 2. of March.

gl. 4580. for 400. l. sterl. remitted me for our company, each $\frac{1}{2}$, to run only upon exchange; the value delivered the 7. of the last month to James Pudding, due the 9. present, exchange at 38. s. 2. d. is—

4580

gl. 4341. 3. 8. pen. for 4100. Florines Polish, remitted me the 16. pasado, for our account, in Bills of Robert Brames; payable at 6. days sight, exchange at 170. gros, for each 6. gl. is—

4341. 3. 8

G g

gl. 3810.

Anno 1634. the 2. of March in Amsterdam. Guil. Si pe

Richard Rakes bringeth in mony, for part of his promised Stock. 3818

And Theophile Bruton writeth in Banck for him. 8200

More, according to his order, there is shipt from London to Hambrough the 14. passado, 42 English Clothes, then consign- ed by Shipper Thomas Tubbe, to William Wilfan, which cost, as by the Invoice. 4590

The In-brought Stock of this man, is as above.

Taken unto my self the 100. Pieces of Linnen, shipt to Lon- don the 6. passado; the which with the former sent Jack Pud- ding, is to be employed for our company; the same at 25. gl. by agreement, is. 2500

The 10. Dito.

Jack Pudding at London hath drawn 308. l. 10. D. sterl. upon me, for our company account, each $\frac{1}{2}$; against the monies remitted me, in date 2. present, being part of my monies in his hands: the 270. l. in date the 9. of January, included, exchange at 38. s. is. 3511 15

Paid by my Casheere unto Frederick Bancken, by the Assign- ment of the Governour, and Assistants of the West-India-Compa- ny of this City, the sum by me promised, was. 15900

Simon

Anno 1634 the 2. of March in Amsterdam. Gul fl d

gl. 38 10. for so much brought in by him, in part of his Stock,
being

38 10

gl. 1200. writ in by *Theophile Brnton*

1200

gl. 4590. for 42. English Clothes, by his order shipt from
London the 14. passado by Shipper *Thomas Tubbe*, which cost,
as by the Invoice

4590

gl. 1800. being more by him brought into Stock, than was
promised

1800

gl. 2500. for 100. Pieces of company Linnen, shipt thither the
6. of February, and now taken to my self, at 25. gl. per Piece, is

2500

gl. 212. 10. sup. for his $\frac{1}{2}$ of 425 gl. gained upon this Voyage,
being I take them at so high a rate, to end the company Linnen,
the gains for him is

212 10

gl. 212. 10. sup. for my part gains, carried thither, being

212 10

gl. 1250. for his $\frac{1}{2}$ of the 100. Pieces of Linnen, taken to my
self, as above; his part is

1250

The 10. Dito.

gl. 3511. 15. sup. for 308. l. 10. D. sterl. drawn upon me for
our company, each $\frac{1}{2}$, against monies remitted me the 2. present;
being part of my monies in his hands, exchange at 38. s. is

3511 15

gl. 2700. for an unreceived Debt, as in date the 9. of January;
but now received by him, being 270. l. sterling, exchange at
33. s. 4. D. is

2700

gl. 15900. paid by my Casheere unto *Fredricke Bancken*, by
their Assignment, being the sum by me subscribed to bring into
the said company for me, and others, the payment is

15900

G g r

gl. 6900.

Anno 1634. the 10. of March in Amsterdam. Guit si pe

Simon Sands bringeth in mony for part of his promised Stock-- 3600

More, 60. Pieces of Linnen, quantity, 2400. Ells, at 20. stuyvers, is 2400

More, two Assignations: viz.
One upon Richard Rakes, due 25. present 2580

One, upon Bonaventure Dafforne, due 28. present 2234 10

Thus much bringeth this man in.

100. To buy an Action for ready-mony, which another hath in the West-India-Company.

The 18. Dito.

Bought of Jacob vander Linden his Action of 200. l. Flemish, which he hath in the West-India-company of this City, my payment at 60. per Centum (toward which I receive 345. guilders of my Casheere) is-- 720

Jacke Pudding at London hath sold the commodities sent unto him the 6. of February, whereof is made clear with my $\frac{1}{2}$ advance of company commodities, l. 490. sterl. which mony he keepeth under him for, our company account, each $\frac{1}{2}$, in part Rescounter of other company monies remitted me upon exchange, the sum at 35. s. produceth 5145

The 22. Dito.

Drawn by me upon Peeter Brasseur at Danficke, and for our company account, each $\frac{1}{2}$, upon exchange, Florines 4000. the value here

Anno 1634. the 10. of March in Amsterdam. Guil. M. p.

gl. 6900. being gl. 900. for his proper account, and gl. 6000. for his share with me in the West-India-company of this City; the whole for him, paid by me, is—

6900

gl. 900. being for so much by me paid unto them, as above for his proper account according to his promise, the sum is—

900

gl. 3600. brought in by him, for part of his promised Stock —

3600

gl. 2400. for 60. Pieces, quantity 2400. Ells, at 20. stuyvers per Ell, being—

2400

gl. 2580. for an Assignment upon dito *Richard*, due the 25. present—

2580

gl. 2234. 10. stuy. for an Assignment upon dito *Bonaventure*, due the 28. present, being—

2234 10

gl. 585. 10. stuy. writ back from the company, because he bringeth in less than was promised, being—

585 10

100. To buy an Action for ready-money, &c.

The 18. Dito.

gl. 720. being for an Action of 200 l. Flemish, bought of *Jacob vander Linden*, which he had in the said company; my payment at 60. per Centum, is—

720

gl. 345. and is for so much received of my *Casheere*, being—

345

gl. 5145. and is for the sale of 150. Pieces of Linnen sent unto him the 6. of February last, whereof is made clear with my $\frac{1}{2}$ advance of company commodities sold there, l. 490. sterl. which money he detaineth in his hands for our company use, each $\frac{1}{2}$, in part Rescouter of other company-monies, remitted me upon exchange the 2. of March, the sum at 35. s. is—

5145

The 22. Ditto.

gl. 4090. 18. stuy. and is for 4000. Florines by me drawn upon him, the value agreed for with dito *David*, and my Bills delivered him

Anno 1634. the 22. of March in Amsterdam. Guilts/pe

here agreed for with *David Darling*, and my Bills delivered him to be paid by the said *Peter* unto *David*, or his Assigns, upon 3. weeks sight, exchange at 176.gros. for each 6.gl.are

409c 18

Received by Shipper *John Charlton* 12.English Clothes, to sell for the account of *Jacke Pudding* at London, being viz.

6.Pieces Black, N°.G. } freight, and other charges paid by
6.Pieces Tawny, N°.M. } my Casheere, are

• 15 • 8

Received by my Casheere of *David Darling*, in full of Wares sold unto him the 25. of February (whereof gl. 16. 18. 12. pen. is for Bank-money) the sum of

3748 11 4

More, by him of *Simon Sands*, in full of Wares sold unto him the same day, being

1042 • 8 12

Ballance the Factorage Account.

Anno 1654 the 22. of March in Amsterdam. Gullam pe

him upon the said *Peter*; payable to *David*, or his Assigns, upon 3. weeks sight, exchange at 176. gros, for each 6. gl. is

4090.8

gl. 15.8. stuy for charges done upon the receipt of 12 Clothes, received by Shipper *J. Charl.* to sell for the account of dito *Jack*, viz.
6. Pieces Black, N°. G. } freight, and other charges paid
6. Pieces Tawny, N°. M. } by my Casheere, are

..15.8

gl. 15.8. stuy. for the charges only transported from thence, because each account should bear its own burden, this being

..15.8

gl. 2752.4. 12. pen. and is for so much by my Casheere received of him for this account, in full of *Warbirton* Wares, sold the 25. of February; whereof gl. 10.18.12. pen. is for Banck-money at one per Centum, the sum is

2752.4.12

gl. 996.6.8. pen. received as above in full payment, being for this account

996.6.8

gl. 1042.8.12. pen. received as above in full payment of Wares for this account

1042.8.12

gl. 10.18.12. pen. and is for Banck-mony of gl. 1093.13. stuy. at one per Centum made good unto me amongst other monies, because I received it out of Banck, the sum is

..10.18.12

gl. 65.15.8. pen. and is for the discount of gl. 1713.8.8. pen. rebated at 8. per Centum, per Annum, being

..65.15.8

gl. 23.13.8. pen. for the discount of gl. 600. rebated at 8. per Centum, per Annum

..23.13.8

gl. 25.1.4. pen. for the ensuing discounts, to wit: Of

gl. 432.10. stuy. for 6. months, is

gl. 16.12.8.

gl. 325. for 4. months, is

gl. 88. 12.

..25.1.4

gl. 53.19. stuy. for the ensuing particulars: viz.

For Ware-house-room

gl. 3.10.

For Brokerige at $\frac{1}{2}$ stuy.

gl. 8.14.

For Provision, at 2. per Centum

gl. 41.15.

..53.19

gl. 22.

Anno 1634. the 22. of March in Amsterdam. Guil /lt/ pe

[101. To sell part of the Action that I have in the
West-India-Company.

The 29. Dito.

Sold unto Jack Pudding at London my Action that I had in
the West-India-Company of this City with him; for which he is
to allow me in present money, 215. per Centum, which I now Ref-
counter with him; being with that which he laid into the compa-
ny, l. 1500. Flem. the whole with sale produceth

12450

Susanna Peters Orphans hath by my order remitted unto Jack
Pudding at London, for the account of Richard Warbirton at
Hull, l. 237.19.1. D sterl. payable at usance and 6. days, by Bartel
Bas, exchange at 35. s. is gl. 2498.10.12. pen. the rest my Casheere
receiveth with gl. 10. forbearance, the whole being

4590

102. How

37 Anno 1634 the 22 of March in Amsterdam

gl. 22. 14. 4 pen. being for the over-plus that the commodities more yield than their first estimate was, producing ———— .022 14.4

gl. 82. 2. fluy. and is for so much lent him out of my Cash the 27. of January, and now taken in the same again, being ———— .082 2—

gl. 53. 19. fluy. being for Ware-house-room, Brokerage, and Provision, taken into my particular Cash from his, producing ———— .053 19—

gl. 79. 8. fluy. for the ensuing particulars: viz.

For Ware-house-room ————	gl. 11. 11. ————	
For Brokerage ————	gl. 11. 14. ————	
For Provision ————	gl. 56. 3 ————	
		.079 8—

gl. 2487. 12. fluy. and is for the neat proceed of 237. Pigs of Lead, made good to the said account, the sum is ———— 2487 12—

gl. 174. 6. fluy. and is for so much lent unto him out of my Cash the 14. of January, and now taken in the same again, being ———— 174 6—

gl. 79. 8. fluy. for Ware-house-room, Brocorage, and Provision, taken into my particular Cash from his, producing ———— 79 8—

101. To sell part of the Action, &c.

The 29. Dito:

gl. 12450. for sale of an Action that I had with him in thirds in the said Company; for which he is to allow me in present mony 215. per Centum; which I now Rescounter with him, being with that which he laid into the Company, l. 1500. Flemish: the whole with sale produceth ———— 12450

gl. 6450. being for my Action of 500. l. Flemish, which was of our company Stock together in the said company; that he now maketh good to me at 215. per Cent. the sale produceth ———— 6450

gl. 2498. 10. 12. pen. for l. 237. 19. l. d. sterling, remitted by order unto Jack Pudding at London, exchange at 35. s. payable at usance by Barte l Bas, the sum is ———— 2498 10 12

H h

gl. 2091:

Anno 1634. the 29. of March in Amsterdam. Gull stipe

120. How to enter the gains made in the East or West-India-Company, for me, and others.

The 5. of April.

The Governors of the West-India-company of this city do find, that by the Silver-fleet obtained by the General, *Peter Pieterfon Heyn*, each mans stock may be doubled, mine is $\text{£}1200$. which is--

7200

And for *Jack Pudding* at London, whose stock is $\text{£}650$. £ . Flem. the Augmentation is--

9900

Sold unto *Bonaventure Dafforne*, by *Simon Sands*, and *Richard Rakes*, for their company account, 60. Pieces of Linnen, containing 2400. Ells, at 25. fluy . per Ell, paying now gl . 1200. the rest upon 6. months, to rebate 3. mon. hence: the whole is--

3120

The 13. Dito.

Drawn upon *Jack Pudding* at London, and for his account, £ . 411. 2. 2. D. sterl. the value of my self payable at usance, By, and Unto himself, for my account; I being for him a greater sum out of Cash, exchange 35. g . 4. D. the part now drawn, is--

4357

15

Remitted unto *Jack Pudding* at London, £ . 177. 14. 2. D. sterl. for the account of *Govers Golfon* at Hull, the value paid unto *Susanna Peters Orphans*, to be re-paid in London by *Jacob van Holst* upon usance, and 7. days, being the mony of his in my hands, less 19. guilders 4. pen. detained for my provision, exchange 35. g . 4. D. the whole is--

1902

14

4

103. How

Anno 1634. the 29. of March in Amsterdam. *Sum at pe*

gl. 2091. 9. 4. pen. and is for so much received by my Cashere
in full payment, whereof gl. 10 is for forbearance, the sum is— 2091. 9. 4

gl. 2498. 10. 12. pen. for the same taken to my self, because I re-
mitted him the same another way, being— 2498 10 12

gl. 10. and is for forbearance of 4580. guilders, allowed me
by agreement, I say— .. 10 —

102. *How to enter the gains, &c.*

The 5. of April,

gl. 7200. gained by the Silver-fleet, obtained by the General
Peter Pieterfon Heyn; by which means each mans Stock may be
doubled, mine is l. 1200. Flemish, which is— 7200 —

gl. 9900. gained, as above, by the Silver-fleet, his Stock being
l. 1650. Flem. so that his Augmentation is— 9900 —

gl. 3120. for 60. Pieces, containing 2400. Ells, sold by them un-
to him, paying now gl. 1200. the rest upon 6. mon. to rebate 3.
mon. hence; the whole at 25. stuyvers per Ell, is— 3120 —

gl. 1200. being by them received in part of the 60. Pieces of
Linnen-cloth, the sum is— 1200 —

The 13. Dito.

gl. 4357. 15. stuy. being for l. 411. 2. 2. D. sterl. drawn upon him,
and for his account: the value in mine own hands, payable at u-
sance, By, and Unto himself for my account, I being for him a grea-
ter sum out of Cash, exchange 35. 4. the part now drawn, is— 4357 15 —

gl. 1902. 14. 4. pen. for l. 177. 14. 2. D. sterl. remitted for him un-
to *Jack Pudding* at London by his order, the value paid unto *Su-
fanna Peters Orphans*, to be re-paid in London by *Jacob van Holst*
upon usance, and 7. days, being all his monies in my hands, where-
of I detain gl. 19. 4. pen. for my provision, exchange 35. 5. 4. D. for
the Remise, the whole is— 2902 14. 4

gl. 19. — 4. pen. for my provision of the Remise of the gl.
1902. 14. 4. pen. is at one per Centum— .. 19 — 4

Anno 1634. the 19. of April in Amsterdam. Gmiltipe

103. How to book a dissolving Company that already
is entred in your Books.

Simon Sands, and Richard Rakes dissolve their company, who,
for my Books and endeavour, pay me 150. Ricks Dollers, at 50.
stuyvers, is—

325

301 Anno 1634. the 15. of April 16. Amsterdham. On the 17.

103. How to book a dissolving Company, &c.

gl. 375. being for 150. Ricks Dollers, allowed me upon the dissolving of their company, for my books and endeavour; the same at 50. stuyvers per Doller; produceth

375

gl. 375. for the above-named 150. Ricks Dollers allowed me, my receipt at 50. stuyvers per Piece, is

375

gl. 1600. allowed me the 22. of January upon reason there expressed, but now writ back, the sum is

1600

gl. 4601.6.14. pen. for his part of money by him brought into the company Stock, less gl. 198.13.2. pen. (arising from the general in-brought Stock) being his part of gl. 375. allowed me, the remainder is gl. 3401.6.14.

More, for gl. 1200. received of Bonaventure Daforne, being part of 60. Pieces of Linnen sold to him

gl. 1200.

4601.6.14

gl. 2580. for an Affignation payable by dito Richard, but now recharged, being

2580

gl. 2234.10. stuy. for an Affignation payable by him, but now recharged, being

gl. 2235.10.

More for his part gl. 1920. being a debt made upon his Linnen sold unto the said Bonaventure whereof Rich. Rakes beareth his share of gl. 338.11.10. pen. the part here is

gl. 1581.8.6.

3815.18.6

gl. 3633.13.2. pen. for his part of money brought into the company Stock, less gl. 176.6.14. pen. being his part of gl. 375. allowed me, the remainder is

3633.13.2

gl. 4590. by him brought into company Stock, and now recharged again, being

4590

gl. 1200. by him brought in, as before, being

1200

gl. 338.

Anno 1634. the 19. of April in Amsterdam. Guil. Gipe

I have given order unto *Jack Pudding* at London, to make good upon my account the 398. l. 10. D. sterl. which I am out of Cash for company account; exchange at 35. s. 4. D. is

4219 . 414

Ballance Company exchange.

Received by my Casheere of *Simon Snell*, by order of the Governour of the West-India-Company, for my part division of advance, at 20. per Centum, the sum of

2880

And for the Advance of *Jack Pudding* at London, his principal remaining still good, the sum of

3960

The 25. Dito.

Sold unto *David Darling* my Action in the West-India-Company of this City, being l. 2400. Flem. at 40. per Cent. advance, upon 3. and 3. mon. payment, the sum is

20160

Remitted

Anno 1634. the 19. of April in Amsterdam. Guit fl pe

gl. 338. 11. 10. pen. for his share of the said debt, arising part-ly, { from his part of advance upon sold Lin- nen from his part of my provision	gl. 162. 4. 12. gl. 176. 6. 14.	338	11	10
gl. 720. gained by the sale of 60. Pieces		720		
gl. 182. 16. 4. pen. and is for his part of gains upon the said ac- count, being		182	15	4
gl. 162. 4. 12. pen. and is for his part of gains upon the said ac- count, being		162	4	12
gl. 10814. 10. fluy. and is for his brought in Stock writ back upon his proper credit, being		10814	10	
gl. 9600. and is for his brought in Stock, writ back unto his proper credit, being		9600		
gl. 4219. 4. 14. pen. for l. 398. 10. D. sterl. ordered him to make good upon my account; I being so much out of Cash for com- pany use: exchange at 35. s. 4. D. is		4219	4	14
gl. 71. 4. 15. pen. being for his half of exchange, gained upon the same		71	4	15
gl. 71. 4. 15. pen. for my one half of the advance, gained by the Exchange, it being		71	4	15
gl. 2880. and is for so much received by my Casheere of <i>Simon Snell</i> , by order of the Governor of the West-India-compa. of this city, being for my part division of advance, at 20. per C. the sum is		2880		
gl. 3960. and is for his part advance, his principal remaining good still; the now received sum for him is		3960		
The 25. Dito.				
gl. 20160. being for my Action of l. 2400. Flem. sold unto him upon 3. and 3. months payment; the sum at 40. per Centum ad- vance, produceth		20160		
gl. 4352.				

Anno 1634. the 25. of April in Amsterdam. Guil. de

Remitted unto *Peter Brasseur* at Danlick, for our Company each 3, Florines 4835. 19. 3. Polish, in Bills of *Frederick Barentson*, payable at 3. weeks sight, by *Barent Brown* unto the said *Peter*, at 200. gros, for each 6. gl. my Casheers payment is—

4352. 18

Shipt unto Danlick (the Market here being low) by Shipper *Jasper Snell*, 12. English Clothes, received the 22. of March, the same I have consigned unto *Peter Brasseur*, there to be sold for the Owners account, of the which I am to keep Book between both; Custom, and other Charges paid by my Casheere, is—

35. 8

The 7. of May.

Received by my Casheere of *David Darling* the 3000. Florines of the 11. of February, being at 90. D. Flem. gl. 7650. the remainder is for a Bill of Flor. 215. 19. 3. Polish, which *Peter Brasseur* at Danlick remitted me for our Company account, each 2, at 202. gros; out of which remise, by order of dito *Peter*, I make good gl. 403. 8. *Guyl.* unto *Jack Pudding* at Hambrough; that being *Peters* gains upon the said exchange: the whole receipt is—

7476 16

Writings received this day from *Jack Pudding* at London, wherein he ordereth me to transport unto *David Darling* all what belongeth unto the said *Jack*, which according to his order I effect.

The end of the second Waste-book.

N^o. — B.

1634.

Anno 1634. the 25. of April in Amsterdam. Guil li pē

gl. 4352. 1. 8. pen. and is for Florines 4835. 19. 3. Polish, remitted him in Bills of *Frederick Barentsen*, payable at 3. weeks sight, unto the said *Peter* by *Barent Brown*, at 200. gros, for each 6. gl. my Casheers payment is—

4352. 1. 8

gl. 35. 8. stuy. and is for charges done upon the shipping of 12. Clothes received the 22. of March; shipt, as above, by *Jasper Snell*, unto the said *Peter*, to sell for the account of *Ja. Pudding*, because the Market here was low; of which proceedings I am to keep book between both; custom, and other charges paid by my Casheer, is—

35. 8 —

gl. 35. 8. stuy. and is for the above-named charges, re-writ only for to clear the said Cloth account, and discharging Cash, the summe is—

35. 8 —

gl. 35. 8. stuy. re-writ unto his ready-mony account, to be made me good there presently, in respect of the Rescouter, the said summe is—

35. 8 —

The 7. of May.

gl. 6750. and is for so much by my Casheere received of *David Darling* for 3000. Florines, delivered unto him the 11. of February, the same at 90 D. Flemish for each Florine produceth—

6750 —

gl. 726. 16. stuy. and is for an exchange of Florines 815. 19. 3. Polish, remitted me for our company, at 202. gros: the summe now received of *David Darling* produceth—

726 16 —

gl. 403. 8. stuy. and is for so much by order of dito *Peter* made good upon the said account, that being *Peters* gains upon the said exchange, and produceth unto—

403. 8 —

gl. 3375. and is for his one half of gl. 6750. by me received of *David Darling* for our company use, his part produceth—

3375 —

gl. 71. 4. 15. pen. and is for so much paid unto *David Darling* in full of the ready-mony which I had of his in my hands, being the conclude of the said account—

71. 4 15

gl. 23250. and is for 3300. l. Flemish, which he hath in the said company, the same by his order I transport unto *David Darling*, producing—

23250 —



PROCEEDING-LEARNER,



IN the former Waste-Book you have 78. Titles of (most all) several varieties, each differing from the other, for exercise of your beginning; and them again made so plain, that a mean capacity may be Master of the matter: so that your apprehension is no way burthened, but rather by the pleasant passages allured forward. In this second Waste-Book is far more nice matter to worke upon than in the former; so that, as your Knowledge increaseth, your Studies occasions augment a fresh; the more you are experienced in this Books proceeding; proceeding you find new matter to work upon, for your further experiences augmentation. And having well understood the former Instructions, you may (through Self-conceit) suppose that you are able to manage the Booking of all Trafficking Affairs, and so to leave your Study. But try your strength upon this second parts passages, and you will find your ability unable of your self to undergo the Task; therefore cleave close to the Work until the full finishing, and you shall be able to judge of the

End.

Alphabet,

ALPHABET,

Shewing the Names and Titles of the
brief Contents of each particular Leager-ac-
count, arising from this second Waste-Book.

A.

B.

Bank	fol.	..1:
<i>Bonaventure Dafforn, for Simon Sands, and Richard Rakes</i>	fol.	..7:
Ballance	fol.	..9:

C.

Cash	fol.	..1:
Cambrix-cloth	fol.	..2:

D.

David Darling	fol.	..4:
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E.

Expences General	fol.	..6:
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F.

<i>Franckford Exchange, for the company of Jack Pudding at Hambrough, and me, each one half</i>	fol.	..8:
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G.

Govert Golston at Hull, his account of Commodities	fol.	..5:
Dito his account Currant	fol.	..5:
Dito his account of Cash	fol.	..5:
Governour, and Assistants of the West-India-Company of this City for the proper account of Jack Pudding at London	fol.	..8:
Governour, and Assistants of the West-India-company of this City	fol.	..8:

H.

J.

<i>Jack Pudding</i> at London my account of Ready-mony—	fol.	..2:
Dito his account of Ready-mony—	fol.	..2:
Dito his account of Rye—	fol.	..4:
Dito his account of Time—	fol.	..4:
Dito my account of Time—	fol.	..5:
Dito my account by him in company—	fol.	..7:
Dito his account in the West-India-company of this City—	fol.	..8:
Dito his account by me in company—	fol.	..9:
Dito his account of English-cloth—	fol.	..9:
Dito his account at <i>Dansick</i> , in the administration of <i>Peter Praffeur</i> —	fol.	..9:

J. P. H.

<i>Jack Pudding</i> at <i>Hambrough</i> , his account of Ready-money—	fol.	..4:
Dito his account of Time—	fol.	..4:
Dito his account by me in company—	fol.	..6:

K.

L.

Linnen for the company of <i>Jack Pudding</i> at <i>Hambrough</i> , and me, each one half—	fol.	..5:
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M.

<i>Matthew Masters</i> at <i>Hull</i> his account of commodities—	fol.	..2:
Dito his account Currant—	fol.	..3:

N.

O.

P.

Profit and Loffe—	fol.	..3:
<i>Peter Brasseur</i> at <i>Dansick</i> my account by him in company—	fol.	..7:

Q.

R.

Rye—	fol.	..1:
<i>Richard Warbirton</i> at <i>Hull</i> , his account of Lead—	fol.	..5:
Dito his account of Cash—	fol.	..5:
Rye in company $\frac{2}{3}$ for <i>Jack Pudding</i> at <i>Hambrough</i> , and $\frac{1}{3}$ for me—	fol.	..6:
<i>Richard Rakes</i> his account proper—	fol.	..7:
<i>Richard Warbirton</i> at <i>Hull</i> , his account Currant—	fol.	..6:
Stock		

S.

Stock	fol.	..1:
<i>Susanna Peters Orphans</i>	fol.	..2:
<i>Simon Sands, and Richard Rakes, their account of Profit and Loss</i>	fol.	..6:
Dito his account proper	fol.	..7:
Dito their Stock in company	fol.	..7:
Dito their Voyage to <i>Hambrough</i> , consigned to <i>William Wilson</i>	fol.	..8:
Dito their company Cash	fol.	..9:
Dito their company Banck	fol.	..9:
Dito their company Linnen	fol.	..9:
Stock particular in the West-India-company of this City	fol.	..8:
Dito, being $\frac{2}{3}$ for <i>Jack Pudding</i> at <i>London</i> , and $\frac{1}{3}$ for me	fol.	..8:

T.

<i>Thomas Stern</i> at <i>London</i> , his account Currant	fol.	..3:
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V.

Voyage to <i>London</i> , consigned for my account to <i>Jack Pudding</i>	fol.	..2:
Voyage to <i>London</i> , consigned to <i>Jack Pudding</i> , being in company for <i>Jack Pudding</i> at <i>Hambrough</i> , and me each one half	fol.	..6:

W.

Wine proper	fol.	..1:
Wine for the company of <i>Jack Pudding</i> at <i>Hambrough</i> , and me, each one half	fol.	..6:

X.

Y.

Z.

Now followeth the brief Contents of each particular Leager Account, arising from this second Waste-Book.

Fol. 1.

Cafh.

1633.

Debitor.				Creditor.			
24	October	—	27153	12	November	—	..68
22	December	—	18900	27	Dito	—	211
5	January	1634	1698	—	Dito	—	.76
—	Dito	—	11332	—	Dito	—	.84
31	Dito	—	1450	3	December	—	.38
22	March	—	..82	15	Dito	—	362
—	Dito	—	..53	22	Dito	—	356
—	Dito	—	..174	26	Dito	—	.21
—	Dito	—	..79	14	January	1634	13066
29	Dito	—	2091	17	Dito	—	5160
—	Dito	—	2498	18	Dito	—	.800
13	April	—	..19	22	Dito	—	..75
19	Dito	—	..375	31	Dito	—	15900
—	Dito	—	2880	6	February	—	..345
—	Dito	—	3960	10	March	—	..174
7	May	—	6750	18	Dito	—	..82
—	Dito	—	..726	22	Dito	—	..15
			80224	25	April	—	4352
				—	Dito	—	..35
				7	May	—	..71
				8	Dito	—	38928
					Summe	80224	11 12

1633.

Bank.

24	October	—	5555	2	11	February	1634	2218	2	4
					8	May	—	3336	18	12
						Summe	5555	2		

1633.

Rye.

24	October	L. M. Sc.	18	7	1533	15	8	22	January	1634	L. M. Sc.	18	7	1533	15	8
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Wine.

24	October	B.	15	1260	22	January	1634	B.	15	1218
					8	May	—			.42
						Summe B.	15	1260		

Stock.

24	October	—	—	2377	18	24	October	—	—	27153	8
8	May	—	1634	68407	7 9		Dito	—	—	5555	2
							Dito	—	—	1533	15 8
		Summe		70785	5 9		Dito	—	—	1260	
							Dito	—	—	2600	
							Dito	—	—	440	
							Dito	—	—	713	14 8
							Dito	—	—	2648	6 8
						8	May	—	1634	28880	19 1
								Summe		70785	5 9

1633. *Voyage to London, consigned for my account to Jack Pudding.* Fol. 3.

24 October	1600	9 January	1634	6550
8 May	1634			
Summe gl.	6550			

1633.	Cambric-Cloth.
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24 October — — — — — Ps 11 440 — — — — — 8 May — 1634. — — — — — Ps 11 440 — — — — —

1633. *Susanna Peters Orphan.*

24	October	—	—	—	713	14	8	27	November	—	—	—	6007	4	—
15	November	—	—	—	4685	—	—		Dito	—	—	—	486	10	—
—	Dito	—	—	—	2080	—	—		Dito	—	—	—	342	15	—
20	Dito	—	—	—	5045	—	—	3	December	—	—	—	8764	5	—
20	Dito	—	—	—	4775	—	—	5	January	—	1634	—	1698	8	—
2	March	—	1634	—	4580	—	—	29	March	—	—	—	2498	10	12
29	Dito	—	—	—	110	—	—		Dito	—	—	—	2091	9	4
	Summe	—	—	—	21888	14	8		Summe	—	—	—	21888	14	8

1634. *Jack Pudding at London my account of Ready-mony.*

	L.	sh.	d.				L.	sh.	d.			
24 October.	264	16	8	2648	•6	8	31 October.	208	•1	2	2309	•9
•9 January--1634--	385	—	—	3850	—	—	11 February-1634--	400	—	—	4000	—
10 March	270	—	—	2700	—	—	10 March	308	—	10	3511	15
13 April	411	•2	2	4357	15	—	•8 May	812	17	8	8128	19
19 Dito	398	—	10	4219	•4	14	Summe sterl.	1728	19	8	17950	•3
•8 May	—	—	—	•174	16	10						
Summe sterl.	1728	19	•8	17950	•3	—						

1633. *Jack Pudding at London, his account of Ready-mony.*

31	October	2309	9	24	October	2377	18
	Dito	31	2 8	22	December	6075	7
15	December	362		5	January 1634	4000	
26	Dito	222	11	13	April	1357	15
5	January 1634	103	18	19	Dito	71	4 15
2	March	4341	3 8	19	Dito	3960	
10	Dito	6900			Summe	20842	4 15
22	Dito	15	8				
29	Dito	6450					
25	April	35	8				
7	May	71	4 15				
	Summe	20842	4 15				

1633. *Matthew Masters at Hull, his account of Commodities.*

	K.	D.	C.			K.	D.	C.		
12 November—	80	50	20	..68	..6	15 November—	70	25	10	4685
27 Dito—	—	—	—	486	10	20 Dito—	70	25	10	5045
—Dito—	60	—	—	..76	18 8	Summe K.	140	50	20	9730
—Dito—	—	—	—	208	..7					
—Dito—	—	—	—	8889	18 8					
Summe K.	140	50	20	9730	—					

1634.

Profit and Loss Proper.

Fol. 3.

31	January	100		31	October	1633.	31	.2	8
.8	February	1000		27	November		60		
19	April	1600			Dito		208	.7	
.8	May	.42			Dito		149	.6	8
	Dito	2880	19	.1	.3	December	.87	.7	
	Summe	31622	19	.1	26	Dito	201	10	
						Dito	415	16	
					18	January	1634.	.43	.8
					22	Dito	1600		
					.6	February	.480		
					11	Dito	.22	.8	
						Dito	1559	.6	12
					.2	March	.212	10	
					22	Dito	.53	19	
						Dito	.79	.8	
					29	Dito	.10		
					.5	April	7200		
					13	Dito	.19		4
					19	Dito	.375		
						Dito	.71	.4	15
						Dito	2880		
					.8	May	3950		
						Dito	.174	16	10
						Dito	1307	10	
						Dito	.403	.8	
						Dito	.337	10	
						Dito	6240		
						Dito	3450		
						Summe gl.	31622	19	.1

1633.

Thomas Stern at London, his account Currant.

27	November	6007	.4	15	November	2080		
	Dito	.211	14	20	Dito	4775		
	Dito	.60			Summe gl.	6855		
	Dito	.342	15					
	Dito	.84	8					
	Dito	149	.6	8				
	Summe gl.	6855						

1633.

Matthew Masters at Hull, his account Currant.

.3	December	8764	.5	27	November	3889	18	8
	Dito	.38	.6	8				
	Dito	.87	.7					
	Summe gl.	8889	18	8				

1633.

David Darling.

27	November	6007	4
26	December	10075	7
	Dito	20415	
8	February 1634.	250	
11	Dito	3834	8
	Dito	2218	3
	Dito	22	8
25	Dito	2807	1
	Dito	1020	
22	March	4090	18
	Dito	10	18
25	April	20160	
	Summe	70911	9

27	November	6007	4
22	December	18900	17
5	January 1634.	11332	5
	Dito	103	18
	Dito	153	17
8	February	1000	
11	Dito	6075	
22	March	2752	4
	Dito	996	6
	Dito	65	15
	Dito	23	13
8	May	23500	18
	Summe gl.	70911	9

1633.

Jack Pudding at London, his account of Rye,

	Lafts.	M.	Sc.
15	December	40	362
22	Dito	2.9	10075.7
	Dito		21.1
	Dito		201.10
	Summe Lafts	42.9	10659.18

	Lafts.	M.	Sc.
15	December		362
22	Dito	42.9	10075.7
26	Dito		222.11
	Summe Lafts		10659.18

1633.

Jack Pudding at Hambrough, his account of Ready-money.

22	December	356	10
26	Dito	415	16
5	January 1634.	153	17
	Dito	13066	19
	Dito	43	8
22	Dito	3700	5
31	Dito	1250	
	Dito	37	10
6	February	37	10
11	Dito	1784	18
8	May	6536	14
	Summe gl.	27383	8

22	December	12825	
5	January 1634.	7590	
31	Dito	1350	
6	February	590	
2	March	1250	
7	May	403	8
	Dito	3375	
	Summe	27383	8

1633.

Jack Pudding at Hambrough, his account of Time.

22	December	12825	
5	January 1634.	7590	
	Summe	30415	

22	December	30415	
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1633.

Jack Pudding at London, his account of Time.

22	December	6075	7
5	January 1634.	4000	
22	February	900	
25	Dito	6000	
	Summe	16975	7

22	December	10075	7
10	March 1634.	6900	
	Summe	16975	7

K k

Fol. 5.

Jack Pudding at London, my account of Time.

1634.

	L.	sh.	d.			L.	sh.	d.	
9 January	65	5		65	50	9 January	38	5	0
						10 March	27	0	0
						Summe	65	5	0

1634.

Richard Warbirton at Hull, his account of Lead.

	Ps.					Ps.			
14 January	23	1		174	6	25 February	23	1	8
22 March				65	15				
Dito				79	8				
Dito				248	12				
Summe	23	1		280	1				

1634.

Richard Warbirton at Hull, his account of Cash.

14 January	174	6	14 January	174	6
22 March	2752	4 12	2 March	79	8
Summe	2926	10 12	Dito	174	6
			29 Dito	2498	10 12
			Summe	2926	10 12

1634.

Govert Golston at Hull, his account of Commodities.

	D.K.					D.K.			
17 January	20	40	188	0	25 February	10	20	102	0
Dito			82	2	Dito	10	20	106	7
22 March			23	13	Summe	20	40	208	7
Dito			25	1					
Dito			53	19					
Dito			22	14					
Summe	20	40	208	7					

1634.

Govert Golston at Hull, his account Currant.

13 April	1902	14	4	17 January	1880	
				22 March	22	14
				Summe	1902	14

1634.

Govert Golston at Hull, his account of Cash.

17	January	—	—	—	.82.2	17	January	—	—	—	82.2
22	March	—	—	—	996.6	8	22	March	—	—	53 19
—	Dito	—	—	—	1042.8	12	—	Dito	—	—	82.2
	Summe				2120	17 4	13	April	—	—	1902 14 4
								Summe			2120 17 4

1634.

Linnen for the Company of Jack Pudding at Hambrough, and me, each one half.

	Ps.					Ps.			
22 January	25	8	5	160		31 January	58	1	450
6 February				480		Dito	50	1	250
Dito				360		6 February	100	2	000
Summe Pieces	25	8	6	000		Dito	50	1	300
						Summe	25	8	6

1634. *Rye in company, one third for Jack Pudding at Hambrough, and two thirds for me.* Fol. 6.

22 January	—	L. M.	18.7	1533	15	8	11 February	—	L. M.	18.7	3834	.8	12
11 February	—			1559	.6	12							
Dito	—			.741	.6	8							
Summe	L.	18.7	3834	8	12								

1634. *Wine for the company of Jack Pudding at Hambrough, and me, each one half.*

22 January	—	B.	15	12	18	.8	May	—	B.	15	12	18	
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1634. *Jack Pudding at Hambrough, his account by me in Company.*

31 January	—		1350				22 January	—		3700	.5	3
.6 February	—		.590				.6 February	—		.37	10	
.2 March	—		1250				Dito	—		.360		
.7 May	—		3375				11 Dito	—		.741	.6	8
.8 Dito	—		.609				Dito	—		1784	18	5
Summe			7174				.2 March	—		.212	10	
							.8 May	—		.337	10	
							Summe			7174		

1634. *Simond Sands, and Richard Rakes in Company, their account of Profit and Loss.*

22 January	—		1600				19 April	—		1600		
19 April	—		.375				Dito	—		.720		
Dito	—		182	15	4		Summe			2320		
Dito	—		162	.4	12							
Summe			2320									

1634. *Expences General.*

31 January	—		800				31 January	—		100		
.8 March	—		345				Dito	—		.37	10	
Summe			1145				.6 February	—		.37	10	
							.8 Dito	—		250		
							18 March	—		720		
							Summe			1145		

1634. *Voyage to London, consigned to Jack Pudding, being in Company for Jack Pudding at Hambrough and me, each one half.*

6 February	—		2000				.2 March	—		2500		
Dito	—		.75									
.2 March	—		.212	10								
Dito	—		.212	10								
Summe			2500									

Fol. 7. *Jack Pudding at London, my account by him in Company.*

• 6 February	1300			18 March	5145		
Dito	• 37	10					
• 2 March	2500						
• 8 May	1307	10					
Summe	4145						

1634. *Simond Sands, a. l Richard Rakes, their Company Stock.*

10 March	• 585	10		• 8 February	11400		
19 April	14810	10		Dito	7800		
Dito	9600			• 2 March	1800		
Summe gl.	21000			Summe	21000		

1634. *Simon Sands his account Proper.*

• 8 February	11400			10 March	3600		
25 Dito	1067	10		Dito	2400		
19 April	4601	• 6	14	Dito	2580		
Dito	2580			Dito	2234	10	
Dito	3815	18	6	Dito	• 585	10	
Summe	23464	15	4	22 March	1042	• 8	12
				Dito	• 25	• 1	4
				19 April	• 182	15	4
				Dito	10814	10	
				Summe	23464	15	4

1634. *Richard Rakes his account Proper.*

• 8 February	7800			• 2 March	3810		
• 2 March	1800			Dito	1200		
10 Dito	2580			Dito	4590		
19 April	3633	13	2	19 April	2580		
Dito	4590			Dito	• 162	• 4	12
Dito	1200			Dito	9600		
Dito	• 338	11	10	Summe gl.	21942	• 4	12
Summe gl.	21942	• 4	12				

1634. *Bonaventure Dafforn for Simon Sands, and Richard Rakes.*

10 March	2234	10		• 5 April	1200		
• 5 April	3120			19 Dito	3815	18	6
Summe	5354	10		Dito	• 338	11	10
				Summe gl.	5354	10	

1634. *Peter Brasseur at Danfick, my account by him in Company.*

11 February	Flor.	4080		4000				• 2 March	Flor.	4100		4341	• 3	8
25 April	4835	19	• 3	4352	• 1	8		22 Dito	4000		4090	18		
• 7 May				• 403	• 8			• 7 May	• 815	19	• 3	• 726	16	
• 8 Dito				• 403	• 8			Summe Flor.	8915	19	• 3	9158	17	8
Summe Flor.	8915	19	• 3	9158	17	8								

Frackford Exchange for the Company of Jack Pudding at Ham-
brough and me, each one half.

Fol. 8.

	Flor.	K.	D.		Flor.	K.	D.
11 February	3000		6075	7 May	3000		6750
• 8 May			• 337				
Dito			• 337				
Summe Flor.	3000		6750				

1634. Stock particular in the West-India Company of this City.

	L.	sh.	d.		L.	sh.	d.
22 February	1000		6000	25 April	2400		20160
18 March	• 200		• 720				
• 5 April	1200		7200				
• 8 May			6240				
Summe L.	2400		20160				

1634. Governour, and Assistants of the West-India-Company of this City for
the proper account of Jack Pudding at London.

	L.	sh.	d.		L.	sh.	d.
10 March	150		900	• 7 May	3300		23250
29 Dito	1500		12450				
• 5 April	1650		9000				
Flem. L.	3300		23250				

1634. Governour, and Assistants of the West-India-Company of this City.

	L.	sh.	d.		L.	sh.	d.
10 March	15900			22 February	6000		
				Dito	• 900		
				25 Dito	9000		
				Summe	15900		

1634. Jack Pudding at London, his account in the West-India-
Company of this City.

	L.	sh.	d.		L.	sh.	d.
• 7 March	3300		23250	25 February	1000		6000
				10 March	• 150		• 900
				29 April	• 500		6450
				• 5 Dito	1650		9090
				Summe Flem.L.	3300		23250

1634. Stock in the West-India-Company of this City, being two thirds for Jack
Pudding at London, and one third for me.

	L.	sh.	d.		L.	sh.	d.
5 February	1500		9000	29 March	1500		12450
• 8 May			3450				
Flem.L.	1500		12450				

1634. Simon Sands, and Richard Rakes, their Voyage to Hambrough,
consigned to William Wilson.

• 2 March			4590	19 April			4590

Fol.9. *Jack Pudding at London, his account by me in Company.* 1634.

L. sh. d.					L. sh. d.				
10	March	308	10	35 11 15	2	March	400		45 80
18	Dito	490		5 14 5	19	April	398	10	42 19 4 14
19	April			7 1 4 15	Summe ster.L. 798 10 8 799 4 14				
	Dito			7 1 4 15					
	Summe ster.L.	798	10	8 799 4 14					

1634. *Simon Sands, and Richard Rakes, their Cash.*

• 2 March	39	10	19 April	375	
10 Dito	36	00	Dito	460	1
• 5 April	12	00	Dito	3633	13
Summe	86	10	Summe	8610	2

1634. *Simon Sands, and Richard Rakes, their Banck.*

2 March	12	00	19 April	12	00
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1634. *Simon Sands, and Richard Rakes, their Linnen.*

		Aun.	Ps							Aun.	Ps						
10	March	—	—	24	00	60	24	00	—	—	—	—	—	—	—	—	—
19	April	—	—	—	—	—	—	72	0	—	—	—	—	—	—	—	—
	Summe	—	—	24	00	60	3	12	0	—	—	—	—	—	—	—	—

1634. *Jack Pudding at London, his account of English Cloth.*

			Ps					Ps		
22 March	—	—	12	15	·8	—	—	22 March	—	—
25 April	—	—	—	35	·8	—	—	25 April	—	—
	Summe Pieces	12	50	16					Summe Pieces	12
										50 16

1634. *Richard Warbirton at Hull, his account Currant.*

19	March	24	98	10	12	22	March	10	18	12	
							Dito	24	87	12	
							Summe	24	98	10	12

1634. *Jack Pudding at London, his account at Danfick in the Administration of Peter Brasseur.*

25 April	35	8	25 April	35	8
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1634. *Ballance.*

8 May	23500	18	8 May	6536	14
Dito	8128	19	Dito	609	
Dito	440		Dito	68407	7 9
Dito	1218				
Dito	3336	18 12	Summe	75553	1 9
Dito	38928	5 13			
Summe	75553	1 9			

HERE FOLLOWETH
THE
FACTOR-BOOK.
ANNO 1634.
IN
AMSTERDAM.

Matthew Masters at *Hull*, his account of Devonshire-Kerfies, is Debitor, for charges of 60. Pieces, received by Shipper *Jacob Snell*, Master of the Black-Cock of *Sardam*: to wit.

20. Pieces of Blew-lists, A. B. cost 30. sh. sterlings.
20. Dito—Red-lists, B. C. cost 39. sh. sterlings.
20. Dito—C. D. cost 40. sh. sterlings.

Custome, at $3\frac{1}{2}$ stuyvers, is—gl. 9. 15.—
Freight, at $7\frac{1}{2}$ stuyvers, is—gl. 22. 10.—
Averige paid for my part—gl. 1. 12. 8.
Pilot, Prime, and Pale-money—gl. 18. 8.
Lighteridge from the Hoyer—gl. 17.—
Boatage, and Portorage to the Ware-house—gl. 15.—
Brokeridge, at $\frac{1}{2}$ stuyv. for each 6. gl.—gl. 9. 17.—

Ware-house-room, at 1. stuyver per Piece—gl. 3. — 2
Provision, at 2. per Cent. is—gl. 47. 8. — 3

More, for the Neat remainder due to him, and made good unto the account of dito *Matthew* upon the days of their Sales, as by the account may appear, being—

Summe—gl. 2154 17

2251 10

Many men transport no part of charges into the Leager, until the same be wholly finished; and that is done for the avoiding of writing: yet they enter the parcel upon the date of the receipt thereof both into their Journal, and Leager, leaving a Blanck for the Money.

I commend it not; for the Cash-book cannot be transported to new Leaves, but likewise with Blancks.

Fol. 1. Anno 1634. the 15. of November in Amsterdam.

Guilt si pe

Matthew Masters at Hull, his account of Devonshire-Kerfies, is Creditor, for the ensuing Sales : viz.

15 Dito—To *Susanna Peters Orphans* upon 6. months discount, Broker, *Thomas Loan*.

10. Pieces of Blew-lists, A. B. at 36. ——— gl. 360. —
10. Dito—of Red-lists, B. C. at 38. ——— gl. 380. —
10. Dito—of Red-lists, C. D. at 40. ——— gl. 400. —

30. Kerfies amount upon 6. months time to ——— gl. 1140. —
Discount for 6. mon. at 1. stuyver per gl. is ——— gl. 57. Rest

1083

20 November—To the said *Orphans*, upon 6. months discount ; Broker, *Joost Lambertson*.

10. Pieces of Blew-lists, A. B. at 38. sh. ——— gl. 380. —
10. Dito—of Red-lists, B. C. at 40. ——— gl. 400. —
10. Dito—of Red-lists, C. D. at 45. ——— gl. 450. —

30. Kerfies, producing upon 6. months time ——— gl. 1230. —
Discount, at one stuyver per gl. is ——— gl. 61. 10. Rest

1168

10

Summe — gl. 2251 10

Thus do some men frame their Factor-accounts, deducting the Discount in the Credit-side, because the Debit-side runs deepest in respect of the diversity of the charges ; as partly *per Contr.* may appear : and if the Discounts were charged in Debit, they would run far deeper. Each his pleasure.

Fol.2. Anno 1633. the 7. of November in Amsterdam.

Thomas Stern at London, his account of Merchandizes, is Debitor, for charges of 120. Kerlies, and 83. Dozens, received by the Allathia of London, William Crew, Master, to wit.

40. Kighlyes, D. E. 19. yards, cost 25. sh. sterlings.
 40. Dito—E. F. 18. yards, cost 26. sh. sterlings.
 40. Dito—F. G. 19. yards, cost 27. sh. sterlings.

83. Dozens—cost 42. sh. sterlings.

Custom, at 3. stuyvers per Piece, is—gl. 18.—
 Freight of Dozens, at 4¹/₂ stuyvers—gl. 18. 13. 8.
 Freight of Kerlies, at 2¹/₂ stuyvers—gl. 15.—
 Pilotage, Prime, and Pale-money—gl. 1. 17.—
 Boatage, and Labourers to Ware-house—gl. 1. 19.—

15 Dito—Discount of gl. 2080. to Susanna Peters Orphans—

20 Dito—Discount of gl. 4775. to Susanna Peters Orphans—

Brokeridge, at ¹/₂ stuyver for each 6. gl.—gl. 28. 11.—

Ware-house-room of Kerlies, at 1. stuy. per Piece—gl. 6.—

Ware-house-room of Dozens, at 1¹/₂ stuy per Piece—gl. 6. 4. 8

Provision of Sales, at 2. per Cent.—gl. 137. 2.—

More, for the Netto remainder of this account, being already upon the days of their Sales made good unto his account, being—

Summe—gl

Styl fl pe

55. 9. 8

104 — —

238 15 —

177 17 8

6278 18 —

6855 — —

Thomas Stern at *London*, his account of Merchandizes, is Creditor for the ensuing Sales.

15 Dito. To *Susanna Peters Orphans*, at 6. months discount; Broker, *Thomas Loan*.

40. Kighleys, D. E. at 25. gl. is ——— gl. 1000. 2
40. Dito ——— F. G. at 27. gl. is ——— gl. 1080 3

2080

20 Dito. To the said *Orphans*, at 6. months discount; Broker, *Joost Lambertson*.

40. Kighleys, E. F. at 26. gl. is ——— gl. 1040. 2
83. Dozens ——— at 45. gl. is ——— gl. 3735. 3

4775

Summe

gl. 6855

In form, as this, ought each Parcel of received Goods to be entered, in respect of each particular Charges, and Sales; and so with the Owners Running account, to be sent unto him, the which will be very acceptable: for then at Home he can see what is Gained or Lost by each particular Parcel.

12 *Matthew Musters* at *Hull*, his account of Commodities, is Debitor.
 November---for charges done upon 80. Kerfies, 50. Dozens, and
 20. English Clothes, received by *John Dickinson*, Master
 of the *Gray-hound* of *Hull*, to wit.

40. Kighleys, M. R. cost 39. sh. sterlings.
 40. Dito---L. T. cost 31. sh. sterlings.

	Custom of Kerfies, at 3. stuyvers	gl 12.		
	Freight of Kerfies, at 3. stuyvers	gl 12.		
	Freight of Dozens, at 4 $\frac{1}{2}$. stuyvers	gl 11. 5.		
	Freight of Clothes, at 8. stuyvers	gl 8.		
	Prime, Pale, and Fire-money	gl 2. 15.		
	Average, and Pilotage	gl 15.		
	Boatage, and Porterage	gl 7. 6.		
			68. 6	
15	Dito---Transported to the account of dito <i>Matthew</i> , fol.		3545	
20	Dito---Transported to the account of dito <i>Matthew</i> , fol.		3815	
	Brokerage, at $\frac{1}{2}$ stuyv. for each 6. gl, fol.		..30	13 8
	Ware-house-room of Kerfies, at 1. stuyver per Piece	gl 4.		
	Of Dozens, at 1 $\frac{1}{2}$ stuyver	gl 3. 15.		
	Of Clothes, at 3. stuyvers	gl 3.		
	Provision, at 2. per Cent. for Sales	gl 147. 4. fo.		
	Summe	gl 7616	157 19	18 8

<i>Matthew Mastens at Hull, his account of Commodities, is Creditor.</i>			
12	November	for charges transported out of the Debit of his account to Leager fol.	68.6
15	Dito	sold to <i>Susanna Peters Orphans</i> upon 6. months discount, Broker, <i>Thomas Loan</i> .	
	20. Kighlies	M. R. at 29. — — — — — gl. 580.	3545
	20. Dito	L. T. at 31. — — — — — gl. 620.	
	28. Dozens	— at 45. — — — — — gl. 1125.	
	10. Clothes	— at 122. — — — — — gl. 1220.	
20	Dito	sold to <i>Susanna Peters Orphans</i> upon 6. months discount, Broker, <i>Jooft Lambertson</i> .	
	20. Kighlies	M. R. at 29. — — — — — gl. 580.	3815
	20. Dito	L. T. at 31. — — — — — gl. 620.	
	25. Dozens	— at 45. — — — — — gl. 1125.	
	10. Clothes	— at 149. — — — — — gl. 1490.	
—	Dito	for charges in Debit of this account transported to the Leager fol.	188 12 8
Summe— gl			7616 18 8

The former Instances upon Folio 1. and 2. are true Copies of Accounts, as they ought to be sent to the Owners;

But

This form here upon Folio 3. is the true Carriage of a Factor-book, though it have more writing than the former.

Again,

Thus will your accounts of Commodities be in your Leager, when you keep for any man, for whom you deal, an account of Time, and Ready-money.

Jack Pudding at *Hambrough*, his account of Merchandize, is Debitor.

15 *December*, for charges of 6. Bales of Pepper, and 4. Barrels of Couchaneille, received by *Peter Clason Vischer*, to sell for the account of dito *Pudding*: to wit,

6. Bales, N^o. 11. 12. 13. 14. 15. 16.

4. Barrels, N^o. 17. 18. 19. 20.

Frieght of the above-said ———— gl. 130. 7.—

Prime, Pale, Pilotage, and Firing ———— gl. 50. 3.—

Searchers, Toll, and Custom ———— gl. 75. 15.—

Lightrige, and Laborours ———— gl. 15. 5.—

22 Dito. Brokage, at $\frac{1}{2}$ per Cent. Flem. ———— gl. 85. —.—

Ware-house-room ———— gl. 7. 10. 2.—

Provision at 2. per Cent. ———— gl. 408. 6. }

26 Dito. Transported to the account of the said *Jack Pudding* upon fol. .and ————

Summe—gl. 21187. 6.—

356 10 —

415 16 —

20415 —

Fol. 4.

Anno 1634. in Amsterdam.

Jack Pudding at Hambrough, his account of Merchandise, is Creditor.

22 December---sold to Christopher Prume, whereof he now payeth gl. 12825. and the rest at 2. months: Broker, Joost Lambertson.

6. Bales of Brasil Pepper.

Grosse—2345. lb.

Tare— 45. lb.

Netto, 2300. lb. at 11. sh. is gl. 7590.

4. Barrels of Couchaneil Mestica

N^o. &c. Netto 475. lb. at 90. sh. is gl. 12825.

Dito—for charges carried to the account of the said Jack Pudding.
being as in Debit—

Summe— gl 21178.6

20415

772.6

21178.6



TO THE
ART-ASPIRING-YOUTH.

Studious Affected Friends,



Having learned of my Father some Rudiments of Arithmetick (to reckon from my Birth-year until now, 4. times 4. years) embolden my self to add unto my Fathers Book of Accounts four Tables, whose order of working (to my knowledge) is not extant; the same being made so plain, that a mean capacity may instantly conceive the method thereof.

The first Table sheweth the way how to find what the Principal and simple Interest of any Given, or Taken sum will be at the agreed times end; the same being entred so plainly, that it is a means to inform the Needful hereof, how to cast up their Interests themselves; and is likewise a direction for the examining of other mens acted passages.

The second Table sheweth how to find the simple Interest only, and is as a proof of the former.

The third Table sheweth directly the way of working, to find the Ready-money only, that we are to receive, or pay, upon Rebatement by way of simple Interest, after Price and Time of each, as by the particular Tables shall appear.

The fourth Table leadeth (as by the hand) how to find the Rebatement only, of any Principal that shall be rebated by way of simple Interest, after Price and Time, as in the Table; and unto each Table is added by Instances the manner of working the same: being very useful, and commodious for Merchants, and others that are desirous to be confident in their own knowledg, as concerning the casting of Interest, and Rebatelements themselves.

Two other Sums have I added; the one is in Numeration, craving therein your Aid, how to give it a pleasanter Nomination; the other is in Multiplication, with the lesser Denominations, as Pounds, Shillings, Pence, &c. Herein,

After due Consideration,
Desiring your Approbation,
Or better Explication.

And when time addeth unto my young years further Apprehensions enlargement, I then intend a further Exercise in the same for them that (with me) desire to be better acquainted with this Arts-knowledg.

Your Affectioned,

JOHN DAFFORNE.

This

This first Table sheweth the way how to find the Principal,
and Interest joynly, of any Given, or Taken sum.

Mon.	Divif.	Mult.	Interest per C.	Mon.	Divif.	Mult.	Interest per C.	Mon.	Divif.	Mult.	Interest per C.
1	960	961	1	1	9600	9611	1	1	19200	1923	1
2	480	481	2	2	4800	4811	2	2	9600	9623	2
3	320	321	3	3	3200	3211	3	3	6400	6423	3
4	240	241	4	4	2400	2411	4	4	4800	4823	4
5	120	121	5	5	1200	1211	5	5	2400	2423	5
6	.80	.81	6	6	.800	.811	6	6	1600	1623	6
7	.60	.61	7	7	.600	.611	7	7	1200	1223	7
8	.48	.49	8	8	.480	.491	8	8	960	983	8
9	.40	.41	9	9	.400	.411	9	9	800	823	9
10	.240	.241	10	10	.2400	.2411	10	10	74800	4961	10
11	.30	.31	11	11	.300	.311	11	11	8.600	623	11
12	.80	.83	12	12	.800	.833	12	12	91600	1669	12
13	.24	.25	13	13	.240	.251	13	13	10.480	503	13
14	.240	.251	14	14	.2400	.2511	14	14	114800	5053	14
15	.20	.21	15	15	.200	.211	15	15	12.400	.423	15

1	800	801	1	768	769	1	9600	9613	1	6400	6409
2	400	401	2	384	385	2	4800	4813	2	3200	3209
3	800	803	3	256	257	3	3200	3213	3	6400	6427
4	200	201	4	192	193	4	2400	2413	4	1600	1609
5	100	101	5	.96	.97	5	1200	1213	5	800	809
6	200	203	6	.64	.65	6	.800	.813	6	1600	1627
7	.50	.51	7	.48	.49	7	.600	.613	7	4.400	.409
8	.40	.41	8	.192	.197	8	.480	.493	8	5.320	329
9	100	103	9	.32	.33	9	6.400	.413	9	6.800	.827
10	200	207	10	.192	.199	10	7.2400	.2491	10	7.1600	1663
11	.25	.26	11	.24	.25	11	8.300	.313	11	8.200	.209
12	200	209	12	.64	.67	12	9.800	.839	12	9.1600	1681
13	.20	.21	13	.96	1.01	13	10.240	.253	13	10.160	.169
14	200	211	14	.192	.203	14	11.2400	.2543	14	11.1600	1699
15	.50	.53	15	.16	.17	15	12.200	.213	15	12.400	.427

1	4800	4807	1	19200	19219	1	640	641	1	19200	19231
2	2400	2407	2	9600	9629	2	320	321	2	9600	9631
3	1600	1607	3	6400	6429	3	640	643	3	6400	6431
4	1200	1207	4	4800	4829	4	160	161	4	4800	4831
5	600	607	5	2400	2429	5	.80	.81	5	2400	2431
6	400	407	6	1600	1629	6	160	163	6	1600	1631
7	300	307	7	1200	1229	7	.40	.40	7	1200	1231
8	240	247	8	.660	.989	8	.32	.33	8	960	.991
9	200	207	9	.800	.829	9	.80	.83	9	6.800	.831
10	1200	1249	10	4800	5093	10	160	167	10	7.4800	5017
11	150	157	11	.600	.829	11	.20	.21	11	8.600	.631
12	400	.421	12	1600	1687	12	160	169	12	9.1600	1693
13	120	.127	13	.480	.509	13	.16	.17	13	10.480	.511
14	1200	1277	14	4800	5119	14	160	171	14	11.4800	5141
15	100	.107	15	.400	.429	15	.40	.43	15	12.400	.413

*The Tables continuance, shewing how to find the Principal
and Interest joyntly, of any Given, or Taken sum.*

Mon.	Divif.	Mult.	Interest per C.	Mon.	Divif.	Mult.	Interest per C.	Mon.	Divif.	Mult.	Interest per C.	Mon.	Divif.	Mult.	Interest per C.
1	150	151	8	1	1600	1611	8	1	2400	2417	8	1	960	967	8
2	75	76		2	800	811		2	1200	1217		2	480	487	
3	50	51		3	1600	1633		3	800	817		3	320	327	
4	75	77		4	400	411		4	600	617		4	340	347	
5	30	31		5	320	331		5	480	497		5	192	199	
6	25	26		6	800	833		6	400	417		6	160	167	
7	150	157		7	1600	1677		7	2400	2519		7	960	1009	
8	75	79		8	200	211		8	300	317		8	120	127	
9	50	53		9	1600	1699		9	800	851		9	320	341	
10	15	16		10	160	171		10	240	257		10	96	103	
11	150	161		11	1600	1721		11	2400	2587		11	960	1037	
12	25	27		12	400	433		12	200	217		12	80	87	

1	1600	1603	9	1	19200	19237	9	1	9600	9619	9	1	6400	6413	9
2	800	803		2	9600	9637		2	4800	4819		2	3200	3213	
3	1600	1609		3	6400	6437		3	3200	3219		3	6400	6439	
4	400	403		4	4800	4837		4	2400	2419		4	1600	1613	
5	200	203		5	2400	2437		5	1200	1219		5	800	813	
6	400	409		6	1600	1637		6	800	819		6	1600	1639	
7	100	103		7	1200	1237		7	600	619		7	400	413	
8	80	83		8	960	997		8	480	499		8	320	333	
9	200	209		9	800	837		9	400	419		9	800	839	
10	400	421		10	4800	5059		10	2400	2533		10	1600	1691	
11	50	53		11	600	637		11	300	319		11	200	213	
12	400	427		12	1600	1711		12	800	857		12	1600	1717	
13	40	43		13	480	517		13	240	259		13	160	173	
14	400	433		14	4800	5207		14	2400	2609		14	1600	1743	
15	100	109		15	400	437		15	200	219		15	400	439	

1	480	481	10	1	19200	19241	10	1	3200	3207	10	1	19200	19243	10
2	240	241		2	9600	9641		2	1600	1607		2	9600	9643	
3	160	161		3	6400	6441		3	3200	3221		3	6400	6443	
4	120	121		4	4800	4841		4	800	807		4	4800	4843	
5	60	61		5	2400	2441		5	400	407		5	2400	2443	
6	40	41		6	1600	1641		6	800	821		6	1600	1643	
7	30	31		7	1200	1241		7	200	207		7	1200	1243	
8	24	25		8	960	1001		8	160	167		8	960	1003	
9	20	21		9	800	841		9	400	421		9	800	843	
10	120	127		10	4800	5087		10	800	849		10	4800	5101	
11	15	16		11	600	641		11	100	107		11	600	643	
12	40	43		12	1600	1723		12	800	863		12	1600	1729	
13	12	13		13	480	521		13	80	87		13	480	523	
14	120	131		14	4800	5251		14	800	877		14	4800	5273	
15	10	11		15	400	441		15	200	221		15	400	443	



UNDAUNTED ART-DESIRERS,

Although I have entred the Table in form as before, yet there wanteth an Explication of the same : True it is, the compleat Body is there, but the *Anatomising* is not begun : Now to that.

Suppose L. 100. to be put forth at simple Interest upon 7. months, at 10. *per Centum*. What will *Principal* and *Interest* joyntly be at the end of 7. months? *Facit* L. 105. 16. 8. D. But how to find this by the Table? Look for Price 10. *per Cent.* and there again for 7. months; and you shall find for Multiplier 127. and 120. for Divisor: Multiply your L. 100. by 127. and divide the multiplyed sum by 120. your *Facit* will appear to be as above. Do the like with all other.

Example for this.

If 120. Divisor, augment to 127. Multiplier: What will *pro rato*, L. 100. increase unto?

THE RULE.

120. 127. 100. — 12700. — 635 (105. L. 16. 8 D. for *Facit*
666

6. Divisor 635. to be divided.
5. L. remainder, multiplyed by 4
20. is 100. divided again by 6. are 16. sh. thus 100 (16. sh. and 66
4. remainder: multiply 4. by 12. are 48. pence; divide them by 6.
thus, 8 (8. pence.
6

Briefer by Abreviation.

120 — 127 — 100.
6 5 5 635 (105. L. or by reduction, 16. sh. 8 D.
635 666

Now I intend to enter some Instances, for the first finding of the sums that stand in the Dividing and Multipling Columns.

The first Instance shall be the before-entred Divisor of 120. and the Multiplier 127. therefore propound the Question, as the above-entred,

I put forth L. 100. at simple Interest for 7. months after 10. *per Cent.* what will *Principal* and *Interest* joyntly be?

THE RULE.

If 12. months gain 10. L. how many L. *pro rato* will 7 months gain?

120 — 127 — 100.
6 5 5 635 (105. L. for *Facit* of the first Rule.
635 666

Instructions how to find the Principal and Interest jointly.

A G A I N.

If 100. L. gain 105 $\frac{1}{2}$: What will the Principal gain?

L L
100 gain 105 $\frac{1}{2}$, what, &c.

Abre. 600. Abre. 635.

by 5 — 5 —
120 — 127.

Here you have your Divisor 120. and your Multiplier 127. which Divisor 120. may sometimes again be abbreviated, if the Principal be an even sum : as here is L. 100. but if the Principal be an un-even sum, as is L. 139. or the like, then there is no abbreviation in that work ; but the before-entred sum is by abbreviation very easily performed : as thus,

L L L
100 gain 105 $\frac{1}{2}$: what Principal and Interest will 100 be?

Here you see neither Divider, nor Multiplier left, but only the 105 $\frac{1}{2}$ in the middle ; and consequently that is the *Facit* L. 105. 16. 8.

A N O T H E R.

Suppose 139. L. 17. sh. 5. d. to be Given, or Taken, at 7 $\frac{1}{2}$ per Cent. for $\frac{1}{4}$ months; what will Principal and Interest jointly be?

m L m
12 gain 7 $\frac{1}{2}$ what $\frac{1}{4}$
2
24 — 15 — 3
3 — — —
8 — 15 — 1
This 4 is the Denominator
of the $\frac{1}{4}$ months.

m L m
8 — 15 — 1. *Facit* $\frac{1}{4}$ L. for $\frac{1}{4}$ months.
4 — —
32
32

Say again.

If 100 L. be 100 $\frac{1}{4}$ L. what L. 139. 17. 5. d.
32

21584867
1920

3. d.

32 0 — 3215. — principal
5 — — —
640 — 643 — 139. 17. 5.

2384
1920

3. d.

20

4648
4480

7. d.

97

2797

12

33726 (2810. sh.

33569. d.

2. d.

22222

643.

1686
1280

111

21584867.

4067
3840

6. d.

281 0

L. 140. sh. 10d. 6. farth. 17 $\frac{1}{2}$.

Remainer 217

But for your further aid, and increase of your study in the other parts, and Tables, I intend to enter the ensuing Instances, which will shew you how to find any *Multiplied* or *Divided* sum in the before-entred Table. This shall not be performed by the *Rule of Five* (it being too tedious for the Beginners) but by the *Rule of Three* twice entred, for that is the plainest.

1. Any

Instructions how to find the Principal and Interest jointly.

1. Any *Given*, or *Taken* Principal, at 5. *per Centum*, for $\frac{1}{4}$ months: what will the Principal and Interest be at time expired?

THE WORK.

Mon.	L	mon.	L pr.	L. adv.	L. pr.
12	— 5 —	$\frac{1}{4}$	100	— 100 $\frac{1}{4}$	
4			48		
48	— 5 —	1. <i>Fac.</i> $\frac{1}{4}$ L.	4800	— 4805.	
			5		
			960	— 961.	principal.
			Divif.	Mult.	

2. Any *Given*, or *Taken* Principal, at 5 $\frac{1}{4}$ *per Centum*, for $\frac{1}{2}$ months: what will Principal and Interest be at time expired?

THE WORK.

12. m. — 5 $\frac{1}{4}$ L. — $\frac{1}{2}$ m. $\frac{1}{2}$ (8)	100. L pr. 100 $\frac{1}{2}$ L. adv. — L. pr.
8	32
3) 96 — 27 — 1	3200 — 3207 — principal.
32 — 7	Divif. Mult.
<i>fac.</i> $\frac{1}{2}$ L.	

THE 3^d EXAMPLE.

12. m. — 5 $\frac{1}{2}$ L. — $\frac{1}{4}$ m. (8)	100 L. pr. 100 $\frac{1}{2}$ L. adv. — L. pr.
8	32
96 — 11 — 3	3200 — 3211 — principal.
32 — 11 — 1. <i>fac.</i> $\frac{1}{2}$ L.	

THE 4th EXAMPLE.

12. m. — 5 $\frac{1}{4}$ — 1. mon.	100 L. pr. — 100 $\frac{1}{4}$ L. adv. — L. pr.
4	48
48 — 23 — 1. <i>fac.</i> $\frac{1}{4}$ L.	4800 — 4823 — principal.

THE 5th EXAMPLE.

12 m. — 6 L. — 2. m.	100 L. pr. — 101 L. adv. — L. pr.
2 — 1 — 2 <i>fac.</i> 1 L.	
1 — 1 L. — 1	

THE 6th EXAMPLE.

12. m. — 6 $\frac{1}{4}$ L. — 3. m.	100 L. pr. — 101. $\frac{1}{8}$ L. adv. — L. pr.
4	16
48 — 25 — 3 <i>fac.</i> $\frac{1}{8}$ L.	1600 — 1625 —
16	5) 320 — 329 — principal.
	64 — 65

THE

Instructions how to find the Principal and Interest jointly.

THE 7th EXAMPLE.

12.m.—6½ L.—4.m.

2

24—13—4
6

1. fac. 2½ L.

100 L.pr.—102½ L.adv.—L.prin.

6

600—613—principal.

THE 8th EXAMPLE.

12.m.—6½ L.—5.m.

4

48—27—5 (45 (2½ L.
16 9 9 (16

100 L.pr.—102½ L.adv.—L.pr.

16

1600—1645.

320—329.—principal.

THE 9th EXAMPLE.

12.m.—7 L.—6.m.

2

1. fac. 3½ L.

100 L.pr.—103½ L.adv.—L.prin.

2

200—207.—L.prin.

THE 10th EXAMPLE.

12.m.—7½ L.—7.m.

4

48—29—7
7 (11
203 (203 (4½ fac.
(48

100 L.pr.—104½ L.adv.—L.pr.

48

4800—5003. what 4000 L. pr.
6—5003—3

5
25015

1451

25015 (4169½ or 3. sh. 4. d.—the Principal, and Interest jointly.
6666

THE 11th EXAMPLE.

12.m.—7½ L.—8.m.

2

24—25—8

3

fac. 5 L.

1—5—1

Facit L. 247. 2. 11½ d. or
2 Farthings.

100 L.pr.adv.to 105 L.what 235 L. 7. d.

20

21

1647. 13. 1

4942. 19. 3

4942 (247. L. 2. sh.
2220 11½ d.

2 L.—19.

20

59

59 (2. sh.
20

19. sh. 3

12

231 d. 231 (11½ d.
220

THE

Instructions how to find the Principal and Interest jointly.

THE 12th EXAMPLE.

12.m. — 7 $\frac{1}{2}$ L. — 9.m.

4 ————— 3
4 — 31 ——— 3
4 — 3 ———
16 93 (93 (5 $\frac{11}{16}$ L.

100 L.pr.adv; 105 $\frac{11}{16}$ L. what the prin

16
1600 ——— 1693 ——— 800 L.
2 ————— 1

11
1693 (846 $\frac{1}{2}$ L. or 10. sh.
222

THE 13th EXAMPLE.

12.m. — 8 L. — 10.m.

6 ——— 8 ——— 5
3 — 4 — 4 (20 (6 $\frac{1}{2}$ L.
(3

100 L.pr. — 106 $\frac{1}{2}$ L. — principal

3
300 ——— 320
15 ——— 16 — 739 — 17 — 11

4
2959. 11 8
11838. 6. 8

22838 (789 L. 4 sh. 5 $\frac{1}{2}$ d. for facit

22838
22

5
66 4 sh. 80 (5 $\frac{1}{2}$ d.
25 19

THE 14th EXAMPLE.

12.m. — 8 $\frac{1}{2}$ L. — 11.m.

4
48 ——— 33 ——— 11 (121 (7 $\frac{1}{16}$
16 ——— 11 ——— 11 (16
121

100 L.pr. — 107 $\frac{1}{16}$ — principal

16
1600 ——— 1721 ——— principal

THE 15th EXAMPLE.

12.m. — 8 — 10.m.

1 ————— 1 (1
2 ——— 17 ——— 1 (17 (8 $\frac{1}{2}$ L.
(2

100 L.pr. — 108 $\frac{1}{2}$ adv. — prin.

2
200 ——— 217 ——— 200 L.prin;
1

fac. 217 L.

This

This second Table sheweth the way how to find the Interest
only of any Taken, or Given Principal sum.

Mon.	Divid.	Mult.	Interest per C.	Mon.	Divid.	Mult.	Interest per C.	Mon.	Divid.	Mult.	Interest per C.	Mon.	Divid.	Mult.	Interest per C.
1	960	1	1	1	9600	11	1	1	9600	11	1	1	9600	11	1
2	480	1	1	2	4800	11	1	2	4800	11	1	2	4800	11	1
3	320	1	1	3	3200	11	1	3	3200	11	1	3	3200	11	1
4	240	1	1	4	2400	11	1	4	2400	11	1	4	2400	11	1
5	120	1	1	5	1200	11	1	5	1200	11	1	5	1200	11	1
6	80	1	1	6	800	11	1	6	800	11	1	6	800	11	1
7	60	1	1	7	600	11	1	7	600	11	1	7	600	11	1
8	48	1	1	8	480	11	1	8	480	11	1	8	480	11	1
9	40	1	1	9	400	11	1	9	400	11	1	9	400	11	1
10	24	1	1	10	240	11	1	10	240	11	1	10	240	11	1
11	24	1	1	11	240	11	1	11	240	11	1	11	240	11	1
12	20	1	1	12	200	11	1	12	200	11	1	12	200	11	1
1	800	1	1	1	800	13	1	1	800	13	1	1	800	13	1
2	400	1	1	2	400	13	1	2	400	13	1	2	400	13	1
3	200	1	1	3	200	13	1	3	200	13	1	3	200	13	1
4	100	1	1	4	100	13	1	4	100	13	1	4	100	13	1
5	50	1	1	5	50	13	1	5	50	13	1	5	50	13	1
6	25	1	1	6	25	13	1	6	25	13	1	6	25	13	1
7	12	1	1	7	12	13	1	7	12	13	1	7	12	13	1
8	6	1	1	8	6	13	1	8	6	13	1	8	6	13	1
9	3	1	1	9	3	13	1	9	3	13	1	9	3	13	1
10	1	1	1	10	1	13	1	10	1	13	1	10	1	13	1
11	1	1	1	11	1	13	1	11	1	13	1	11	1	13	1
12	1	1	1	12	1	13	1	12	1	13	1	12	1	13	1
1	4800	7	1	1	4800	7	1	1	4800	7	1	1	4800	7	1
2	2400	7	1	2	2400	7	1	2	2400	7	1	2	2400	7	1
3	1600	7	1	3	1600	7	1	3	1600	7	1	3	1600	7	1
4	1200	7	1	4	1200	7	1	4	1200	7	1	4	1200	7	1
5	960	7	1	5	960	7	1	5	960	7	1	5	960	7	1
6	720	7	1	6	720	7	1	6	720	7	1	6	720	7	1
7	480	7	1	7	480	7	1	7	480	7	1	7	480	7	1
8	360	7	1	8	360	7	1	8	360	7	1	8	360	7	1
9	240	7	1	9	240	7	1	9	240	7	1	9	240	7	1
10	160	7	1	10	160	7	1	10	160	7	1	10	160	7	1
11	120	7	1	11	120	7	1	11	120	7	1	11	120	7	1
12	80	7	1	12	80	7	1	12	80	7	1	12	80	7	1
1	19200	31	1	1	19200	31	1	1	19200	31	1	1	19200	31	1
2	9600	31	1	2	9600	31	1	2	9600	31	1	2	9600	31	1
3	6400	31	1	3	6400	31	1	3	6400	31	1	3	6400	31	1
4	4800	31	1	4	4800	31	1	4	4800	31	1	4	4800	31	1
5	3600	31	1	5	3600	31	1	5	3600	31	1	5	3600	31	1
6	2400	31	1	6	2400	31	1	6	2400	31	1	6	2400	31	1
7	1600	31	1	7	1600	31	1	7	1600	31	1	7	1600	31	1
8	1200	31	1	8	1200	31	1	8	1200	31	1	8	1200	31	1
9	960	31	1	9	960	31	1	9	960	31	1	9	960	31	1
10	720	31	1	10	720	31	1	10	720	31	1	10	720	31	1
11	480	31	1	11	480	31	1	11	480	31	1	11	480	31	1
12	360	31	1	12	360	31	1	12	360	31	1	12	360	31	1

This

The Tables continuance, shewing the way how to find the Interest only, of any Given, or Taken Principal.

Mult.			Divif.			Mon.			Interelt per C.		
7	7	7	3840	1920	1280	1	2	3	4	5	6
7	7	7	1.960	2.480	3.320	1	2	3	4	5	6
7	7	7	4.240	5.192	6.160	7	8	9	10	11	12
7	7	7	7.960	8.120	9.320	10	11	12	13	14	15
7	7	7	10.960	11.960	12.800	16	17	18	19	20	21
7	7	7	15.800	16.800	17.600	22	23	24	25	26	27
7	7	7	20.800	21.800	22.600	28	29	30	31	32	33
7	7	7	25.800	26.800	27.600	34	35	36	37	38	39
7	7	7	30.800	31.800	32.600	40	41	42	43	44	45
7	7	7	35.800	36.800	37.600	46	47	48	49	50	51
7	7	7	40.800	41.800	42.600	52	53	54	55	56	57
7	7	7	45.800	46.800	47.600	58	59	60	61	62	63
7	7	7	50.800	51.800	52.600	64	65	66	67	68	69
7	7	7	55.800	56.800	57.600	70	71	72	73	74	75
7	7	7	60.800	61.800	62.600	76	77	78	79	80	81
7	7	7	65.800	66.800	67.600	82	83	84	85	86	87
7	7	7	70.800	71.800	72.600	88	89	90	91	92	93
7	7	7	75.800	76.800	77.600	94	95	96	97	98	99
7	7	7	80.800	81.800	82.600	100	101	102	103	104	105
7	7	7	85.800	86.800	87.600	106	107	108	109	110	111
7	7	7	90.800	91.800	92.600	112	113	114	115	116	117
7	7	7	95.800	96.800	97.600	118	119	120	121	122	123
7	7	7	100.800	101.800	102.600	124	125	126	127	128	129
7	7	7	105.800	106.800	107.600	130	131	132	133	134	135
7	7	7	110.800	111.800	112.600	136	137	138	139	140	141
7	7	7	115.800	116.800	117.600	142	143	144	145	146	147
7	7	7	120.800	121.800	122.600	148	149	150	151	152	153
7	7	7	125.800	126.800	127.600	154	155	156	157	158	159
7	7	7	130.800	131.800	132.600	160	161	162	163	164	165
7	7	7	135.800	136.800	137.600	166	167	168	169	170	171
7	7	7	140.800	141.800	142.600	172	173	174	175	176	177
7	7	7	145.800	146.800	147.600	178	179	180	181	182	183
7	7	7	150.800	151.800	152.600	184	185	186	187	188	189
7	7	7	155.800	156.800	157.600	190	191	192	193	194	195
7	7	7	160.800	161.800	162.600	196	197	198	199	200	201

This Table is made to find the Interest only of any *Given*, or *Taken* Principal; and is a Proof of the former, as by some Instances shall be instanced. And to that end, I will give a touch unto the manuer of working, whose difference from the former is in the second entrance, as may appear by this

FIRST EXAMPLE.

A *Given*, or *Taken* sum of 4000.L. what will the Interest be after $7\frac{1}{2}$ at the end of 7. months?

THE WORK.

12.m.— $7\frac{1}{2}$ L.—7.m.

$$\begin{array}{r} 4 \\ \hline 48 \text{ -- } 29 \text{ -- } 7 \\ \hline 203. \end{array}$$

$$\begin{array}{r} 11 \\ 203 \text{ (} 4\frac{11}{48} \text{ L.} \\ 48 \end{array}$$

If 100 L.pr. $4\frac{11}{48}$ gain, what 4000. L.pr.

$$\begin{array}{r} 48 \\ \hline 4800 \text{ -- } 203 \text{ -- } 4800 \\ \hline 6 \quad 5 \quad 5 \\ \hline 1015 \\ 451 \\ 4015 \text{ (169. L. 3. 4. D. Facit.} \\ 666 \end{array}$$

Turn to the tenth Example before, and that doth confirm this; and this doth shew the true working of that : for the Interest here is L.169.3.4.D.and Principal with Interest there is 4169.L.3.4.D.so add 4000.L. Principal to this *Facit*, and the sums of both will be alike.

THE SECOND EXAMPLE.

12.m.— $7\frac{1}{2}$ L.—9.m.

$$\begin{array}{r} 4 \\ \hline 48 \text{ -- } 31 \text{ -- } 9 \\ \hline 16 \quad 3 \quad 3 \\ \hline 93 \end{array}$$

$$\begin{array}{r} 1 \\ 93 \text{ (} 5\frac{13}{16} \text{ L.} \\ 16 \end{array}$$

If 100 L.pr.gain $5\frac{13}{16}$ L.what 800.L.pr.

$$\begin{array}{r} 16 \\ \hline 8000 \text{ -- } 93 \text{ -- } 8000 \\ \hline 2 \text{ -- } 93 \text{ -- } 1 \\ \hline 1 \quad 46\frac{1}{2} \text{ L. for the Facit :} \end{array}$$

See the twelfth Example before, and compare them, the truth of both will be made plain unto your view, for the one doth approve of the others product.

This

This third Table sheweth the way how to find the Ready-mony only, that we are to Receive, or Pay upon Rebatement, by way of simple Interest.

Mon.	Divi.	Mult.	Interest per C.	Mon.	Divi.	Mult.	Interest per C.	Mon.	Divi.	Mult.	Interest per C.	Mon.	Divi.	Mult.	Interest per C.
1	241	240		1	201	200		1	1207	1200		1	151	150	
2	121	120		2	101	100		2	607	600		2	.76	.75	
3	.81	.80		3	203	200		3	407	400		3	.51	.50	
4	.61	.60		4	.51	.50		4	307	300		4	.77	.75	
5	.49	.48		5	.41	.40		5	247	240		5	.31	.30	
6	.41	.40		6	103	100		6	207	200		6	.26	.25	
7	247	240		7	207	200		7	1249	1200		7	157	150	
8	.31	.30		8	.26	.25		8	157	150		8	.79	.75	
9	.83	.80		9	209	200		9	421	400		9	.53	.50	
10	.25	.24		10	.21	.20		10	127	120		10	.16	.15	
11	251	240		11	211	200		11	1277	1200		11	161	150	
12	.21	.20		12	.53	.50		12	107	100		12	.27	.25	
13	253	240		13	213	200		13	1291	1200		13	163	150	
14	127	120		14	107	100		14	649	600		14	.82	.75	
15	.17	.16		15	.43	.40		15	.87	.80		15	.11	.10	
16	.16	.15		16	.27	.25		16	.82	.75		16	.83	.75	
17	257	240		17	217	200		17	1319	1200		17	167	150	
18	.43	.40		18	109	100		18	221	200		18	.28	.25	
19	259	240		19	219	200		19	1333	1200		19	169	150	
20	.13	.12		20	.11	.10		20	.67	.60		20	.17	.15	
21	.87	.80		21	221	200		21	449	400		21	.57	.50	
22	131	120		22	111	100		22	677	600		22	.86	.75	
23	263	240		23	223	200		23	1361	1200		23	163	150	
24	.11	.10		24	.28	.25		24	.57	.50		24	.29	.25	

1	403	400		1	121	120		1	1211	1200		1	101	100	
2	203	200		2	.61	.60		2	611	600		2	.51	.50	
3	409	400		3	.41	.40		3	411	400		3	103	100	
4	103	100		4	.31	.30		4	311	300		4	.26	.25	
5	.83	.80		5	.25	.24		5	251	240		5	.21	.20	
6	209	200		6	.21	.20		6	211	200		6	.53	.50	
7	421	400		7	127	120		7	1277	1200		7	107	100	
8	.53	.50		8	.16	.15		8	161	150		8	.27	.25	
9	427	400		9	.43	.40		9	433	400		9	109	100	
10	.43	.40		10	.13	.12		10	131	120		10	.11	.10	
11	433	400		11	131	120		11	1311	1200		11	111	100	
12	109	100		12	.15	.10		12	111	100		12	.28	.25	
13	439	400		13	133	120		13	1343	1200		13	113	100	
14	221	200		14	.67	.60		14	677	600		14	.57	.50	
15	.89	.80		15	.9	.8		15	.91	.80		15	.23	.20	
16	.28	.25		16	.17	.15		16	.86	.75		16	.29	.25	
17	451	400		17	137	120		17	1387	1200		17	117	100	
18	227	200		18	.23	.20		18	233	200		18	.59	.50	
19	457	400		19	139	120		19	1409	1200		19	119	100	
20	.23	.20		20	.7	.6		20	.71	.60		20	.6	.5	
21	463	400		21	.47	.40		21	477	400		21	121	100	
22	233	200		22	.71	.60		22	721	600		22	.61	.50	
23	469	400		23	143	120		23	1453	1200		23	123	100	
24	.59	.50		24	.61	.5		24	.61	.50		24	.31	.25	

*Instructions how to find the Interest only, of any
Given, or Taken sum.*

A touch *only* upon this Table, and so I intend to pass unto the Fourth, which treateth of *Rebates only*.

THE 1. EXAMPLE.

Suppose a bought Commodity amounteth to 1000. L. at 7 months time; the same I intend to pay presently, rebating 8. per Centum: What will the payment be in *Ready-money*.

THE RULE.

12.m.—8.L.—7.m.
3—2. 2.

14
14 (4 $\frac{1}{2}$ L.
3

65
250000 (955 L.
25777.
255
x

If 104 $\frac{1}{2}$ diminish unto 100. what will
1000.L. be?

104 $\frac{1}{2}$ —100—1000
3
314—300
157—150—1000
1000
150000

Take the 65. remainer, being accounted in the Reduction,
as L. 65. reduce them into shillings
by 20

1300.sh.

44

2300 (8.sh. Then take the 44. remainers, and reduce them into D.
257 by 12.

528.

57

528 (3.D. Then take the 57.D. remainers, and reduce them
257 by 4 into Farthings.

228.

71

228 (17 $\frac{1}{2}$ or 1 $\frac{1}{2}$ Farthing: So the Ready-mony to be paid for the
257 L. 1000. are L. 955. 8.sh. 3.D. 1 $\frac{1}{2}$ Farthing. Deduct

this sum from the L. 1000. Principal, the Rebatement is L. 44. 11. 8. 2 $\frac{1}{2}$, or
2 $\frac{1}{2}$ q. compare this with the Tables of Master *William Webster*, Litt. D. No. 3. and
you may see the agreement?

THE 2^d EXAMPLE.

I have delivered unto a Creditor a Bond of L. 247. 2sh. 11 $\frac{1}{2}$ D. which will
be due 10. months hence; the same I desire to pay him presently, rebating at
6. per Centum: How much must my present payment be?

THE RULE.

Seek the *Interest* at 6. per C. in the Table, and the *Time* 10. months; you
shall find the Multiplier to be 20. and the Divisor 21.

OR

OR THUS.

22m. — 6L. — 10m.	105 — 105	21 — 20 — 247.2.11 15 D.
2 1 5	21 — 20 — 20	
1 1 1	1 1 1	
		4942
		12
1185311 (56491 (4707.11.7. D.		59315
21 12222		20
11861311		

Instructions how to find the Ready-money only, that we are to Receive, or Pay upon Rebatement, by way of simple Interest.

The difference in the order of working between this Table, and the Table of *Principal with Interest joynly*, you may plainly perceive: for in that the gains which ariseth from the months in the first entrance upon the Rule, is annexed to the 100. L. standing by the middle Number in the second Rules entrance, as by many Examples is made plain; in *this* the Gains that arise from the months, in the first entrance upon the Rule, are joyn'd unto the 100. L. that stand by the first Number in the second Rules entrance, as may appear by the two Examples entred before: the truth of this Instruction is made manifest by the comparing of the two former, and the ensuing Instances, with the 15. Examples upon the first Table.

THE 3d EXAMPLE.

Suppose I sell a Commodity of 700. L. worth, at 12. months day of payment; one month being expired, the Buyer desireth to pay me the mony presently, rebating 11 per Cent. for the other 11. months: unto which proposition (the man being doubtful) I condescend: how much is the Principal that I am to receive presently?

Look for the *Price* 11. and there again for 11. Months; your Multiplier is 1200. and your Divisor 1321. Therefore multiply 700. L. by 1200. the Quotient is 840000. Divide that by 1321. and the *Ready-money* which presently you are to receive will appear.

THE RULE.

If 1321. L. diminish to 1200. L. unto what will 700. L. diminish?

700	1071.11.11	11. 11. 11.
840000	122.41	1. 11. 11.
		Remainder 116. L.

1
176
7475 (635. L. 17. 7. 11 D.
840000
792635
3960
66

Proof 840000 of the Division.

20
23300 17.11.
1321.
10000
9247
843
12
10116 7.D.
9247
869
1321

Or

Or thus, for the finding of the Multiplier,
and Divisor.

12.m.—11.L.—11.m. If 100 $\frac{1}{12}$ diminish to 100. what the Principal?

11		12	
121	121(10 $\frac{1}{12}$ L.	1321	1200—700.
	122		
	1		

The use of this Table sheweth how to find the Rebatement only, of any Principal that is to be Received, or Paid before the expired Time; and is a Proof of the former, as by some Instances shall be made plain.

11				12			
Mon.	Divif.	Mult.	Interest per C.	Mon.	Divif.	Mult.	Interest per C.
1	241	1	1607	1	4833	23	23
2	121	1	2.807	2	2423	23	23
3	81	1	3.1621	3	1623	23	23
4	.61	1	4.407	4	1223	23	23
5	.49	1	5.327	5	.983	23	23
6	.41	1	6.821	6	.823	23	23
7	247	7	2.1649	7	4961	161	161
8	.31	1	8.207	8	.623	.23	.23
9	.83	3	9.1663	9	1669	.69	.69
10	.25	1	10.167	10	.503	.23	.23
11	251	11	11.1677	11	5053	253	253
12	.21	.1	12.421	12	.423	.23	.23
13	253	13	13.1691	13	5699	299	299
14	127	.7	14.849	14	2561	161	161
15	.17	.1	15.341	15	.343	.23	.23
16	.16	.1	16.107	16	.323	.23	.23
17	257	17	17.1719	17	5191	391	391
18	.43	.3	18.863	18	.869	.69	.69
19	259	19	19.1733	19	5237	437	437
20	.13	.1	20..87	20	.263	.23	.23
21	.87	.7	21.1747	21	1761	161	161
22	131	11	22.877	22	2653	253	253
23	263	23	23.1761	23	5329	529	529
24	.11	.1	24.221	24	.223	.23	.23

Interest

Mult.	9	9	27	.9	.9	.9	27	63	.9	81	.9	99	27	117	.63	.27	.9	153	.81	171	.9	189	.99	207	.27
Divi.	1609	809	1627	409	329	827	1663	209	1681	169	1699	427	1717	863	347	109	1753	881	1771	89	1789	899	1807	227	
Mon.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
Interest per C.																									
Mult.	13	13	13	13	13	13	91	13	39	13	143	.13	169	.91	.13	13	221	.39	247	.13	.91	143	299	.13	
Divi.	2413	1213	813	613	493	413	2491	313	839	253	2543	213	2569	1291	173	163	2621	439	2647	133	891	1343	2699	113	
Mon.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
Interest per C.																									
Mult.	1	1	1	1	5	1	7	1	3	5	11	.1	13	.7	.5	.1	17	.3	19	.5	.7	11	23	.1	
Divi.	193	.97	.65	.49	197	.33	199	.25	.67	101	203	.17	205	103	.69	.13	209	.35	211	.53	.71	107	215	.9	
Mon.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
Interest per C.																									
Mult.	1	1	3	1	1	3	7	1	9	1	11	.3	13	.7	.3	.2	17	.9	19	.1	21	11	23	.3	
Divi.	201	101	203	.51	.41	103	207	.26	209	.21	211	.53	213	107	.43	.27	217	109	219	.11	221	111	223	.28	
Mon.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
Interest per C.																									

1	1207	7	14829	29	1	161	1	14831	31
2	.607	7	22429	29	2	.81	1	22431	31
3	.407	7	31629	29	3	163	3	31631	31
4	.307	7	41229	29	4	.41	1	41231	31
5	.247	7	5.989	29	5	.33	1	5.991	31
6	.207	7	6.829	29	6	.83	3	6.831	31
7	1249	49	75003	203	7	167	7	75017	217
8	.157	.7	8.629	.29	8	.21	1	8.631	.31
9	.421	21	91687	.87	9	169	9	91693	.93
10	.127	.7	10.509	.29	10	.17	1	10.511	.31
11	1277	77	115119	319	11	171	11	115141	341
12	.107	.7	12.429	.29	12	.43	.3	12.431	.31
13	1291	91	135177	377	13	173	13	135203	403
14	.649	49	142603	203	14	.87	.7	142617	217
15	.87	.7	15.349	.29	15	.35	.3	15.351	.31
16	.82	.7	16.329	.29	16	.11	.1	16.331	.31
17	1319	119	175293	493	17	177	17	175327	527
18	.221	.21	18.887	.87	18	.89	.9	18.893	.93
19	1333	133	195351	551	19	179	19	195389	589
20	.67	.7	20.269	.29	20	.9	.1	20.271	.31
21	449	49	211803	203	21	181	21	211817	217
22	677	77	222719	319	22	.91	11	222741	341
23	1361	161	235467	667	23	183	23	235513	713
24	.57	.7	24.229	.29	24	.23	.3	24.231	.31

The

The Tables Continuance, how to find the Rebatement only.

Malt.			Divi.			Mon.			Interest per C.		
1	.7		1	.967		1	1		1	1	
2	.7		2	.487		2	1		2	1	
3	.7		3	.327		3	1		3	1	
4	.7		4	.247		4	1		4	1	
5	.7		5	.199		5	1		5	1	
6	.7		6	.167		6	1		6	1	
7	.49		7	.1009		7	1		7	1	
8	.7		8	.127		8	1		8	1	
9	.21		9	.341		9	1		9	1	
10	.7		10	.103		10	1		10	1	
11	.77		11	.1037		11	1		11	1	
12	.7		12	.87		12	1		12	1	
13	.91		13	.1051		13	1		13	1	
14	.49		14	.529		14	1		14	1	
15	.7		15	.71		15	1		15	1	
16	.7		16	.67		16	1		16	1	
17	.119		17	.1079		17	1		17	1	
18	.21		18	.181		18	1		18	1	
19	.133		19	.1093		19	1		19	1	
20	.7		20	.55		20	1		20	1	
21	.49		21	.369		21	1		21	1	
22	.77		22	.557		22	1		22	1	
23	.161		23	.1121		23	1		23	1	
24	.7		24	.47		24	1		24	1	

This

This Table being a Proof of the former, I intend to illustrate with one or two Instances, and so to conclude.

THE FIRST EXAMPLE.

What will the Rebate of 1000. L. be at the end of 7. months, Rebated at 8. per Centum?

THE WORK.

9	1000.L.
722	7
7000 (44.L. 11.sh. 8.d. 2. 137 q.)	7000
2877	200
28	92
11	20
273	1840.sh.
2840 (11.sh.	113
2577	12
28	1356. D.
86	100
2840 (2 137 q.)	4
237	400.q.

See the first Example upon the *Third* Table, and the agreement will appear.

But to find this Multiplication, and Division, or any the like, place the proposition upon the Rule, as often before is shewed, and the work will manifest it self: the difference of working between *this*, and the *Third* Table will appear by comparing them together, and by those, and these Instances.

I will keep still the same Proposition.

THE RULE.

12.m.—8.L.—7.m.	104 $\frac{1}{2}$ — 4 $\frac{1}{2}$ — principal.
3 2 2	314 — 14
14 28 (4 $\frac{1}{2}$ L.	157 — 7 — 1000.
3	

In the first Example of the *Third* Table, you sought only the Ready-mony of your L. 1000.

To which end your *Second* Rule there, was entred as thus:

If 105 $\frac{1}{2}$ L. Principal, and Abatement be diminished to L. 100. Principal; to what Principal will L. 1000. be diminished? Or what will the Payment be in Ready-mony?

Instructions how to find the Rebatement only of any Principal that is to be Received, or Paid before the Time.

Facit L.955.8.3. D. 1 ½ Farthing.

Otherwise is the Question in this fourth Table ; here the matter sought for is
REBATEMENT ONLY.

Therefore your *second* Rule for to find Rebatelements only, must be entred in form, as this :

If 104 ½ L. Principal and Rebatement, yeild 4 ½ L. Rebatement ; what Rebatement *only* will L. 1000. produce?

THE WORK.

104 ½ ——— 4 ½ ——— what Principal

314 ——— 14

157 ——— 7 ——— 1000.

17
7000

92
7000 (44.L.11.8.2 ½ q.
2577
25

92.L.is the Remainer in the first Division,reduce them into shillings by 20.

92.L.

20

1840.sh.

100

are D.1350 (8.D. Then take the 100. Remainer, being in the Reduction accounted as pence, reduce them by 4. into Farthings.

137

86

are q.400 (1 ½ or ½ Farthings : so the Rebate is (as before, and in the first Example upon the Third Table)

L.44.11.sh.8.D. 2 ½ Farthings.

I suppose it to be a needless work, to insist any further upon this matter ; therefore (according to order in the Dedication unto the ASPIRING YOUTH) I intend to proceed unto

NUMERATION.

NUMERATION.

987	hundred eighty seven.	}	Eleventh great thousand.
654398	hundred fifty four hundred ninety eight.		
765007	hundred sixty five	}	Tenth great thousand.
809080	seven. hundred nine eighty		
700005	hundred thousand.	}	Ninth great thousand.
124689	five. hundred twenty four hundred eighty nine.		
753132	hundred thousand.	}	Eighth great thousand.
449785	hundred thousand.		
267023	hundred thousand.	}	Seventh great thousand.
879752	five. hundred thousand.		
100987	hundred thousand.	}	Sixth great thousand.
650234	hundred thousand.		
	hundred thousand.	}	Fifth great thousand.
	hundred thousand.		
	hundred thousand.	}	Fourth great thousand.
	hundred thousand.		
	hundred thousand.	}	Third great thousand.
	hundred thousand.		
	hundred thousand.	}	Second great thousand.
	hundred thousand.		
	hundred thousand.	}	First great thousand.
	hundred thousand.		
	hundred thousand.	}	Unites.
	hundred thousand.		



Ingenuous Reader,

Not finding at present a fitter Name for the Augmenting height, than First, Second, &c. Great thousand; time may present a more delectable Nomination: meanwhile, if this may either pleasure you, or stir you up to present unto the Worlds view a plainer Nomination in your Mother-language, it is the thing that I have aimed at.

I am not unacquainted with the Names that many give to the like Numbers as,

Unites.

Million.

Billion.

Trillion.

Quadrillion, and the like, to a large Number; but my desire is, to have them named in plain English Nominations: Thus much of

NUMERATION.

Now followeth the other,

O. 2

PROPO.



PROPOSITION IN MULTIPLICATION.

If one pound weight be worth L. 2.
16. 8. D. what will 360. pound weight
be worth?

The several changes of working are
instanced by the ensuing varieties.

1)

£	L	sh.	d.	£
1	2	16	8	360.
				2.
				20
				720
				10
				180
				5
				90
				12
				18
				6
				9
				2
				3
				Facit L. 1020.

2) OTHERWISE.

1	2	16	8	360
				9
				25
				10
				0
				8
				204
				0
				0
				5
				Facit L. 1020

3) AGAIN.

1	2	16	8	360
				2
				16
				sh. 8. D. is $\frac{1}{3}$ of a pound.
				720
				300
				Facit L. 1020.

4) AGAIN.

1	2	16	8	360
				2. 16. 8
				720
				52
				90
				53
				90
				53
				90
				12
				1
				6
				9
				2
				3
				Facit L. 1020.

5) AGAIN.

1	2	16	8	360
				2. 16. 8
				720
				16
				sh. is $\frac{1}{3}$ of a L.
				288
				8
				D. is $\frac{1}{30}$ of a L.
				12
				Fac. L. 1020.

6) AGAIN.

360	2	16	$\frac{1}{3}$ sh.
720	120	50	
240	is L. 2. 10. sh.		
60			
L. 1020.			

7) AGAIN.

260	2	16	$\frac{1}{3}$ sh.
720	120	50	
120	is L. 2. 10. sh.		
120			
60			
L. 1020.			

8) AGAIN.

1	2	16	8	360
				56 $\frac{1}{3}$ sh.
				20160
				240
				2040 (0 sh.)

9) AGAIN.

1	2	16	8	360
				2. 16. 8.
				12
				288
				720
				Facit L. 1020

10) AGAIN.

10) AGAIN.

$$\begin{array}{r} 1 \text{ --- } 56\frac{1}{2} \text{ --- } 360 \\ 10 \text{ --- } 180 \\ 10 \text{ --- } 180 \\ 10 \text{ --- } 180 \\ 10 \text{ --- } 180 \\ 10 \text{ --- } 180 \\ .5 \text{ --- } .90 \\ \text{sh. --- } .1 \text{ --- } .18 \\ . \frac{1}{2} \text{ --- } .12 \end{array}$$

Facit L. 1020.

11) AGAIN.

$$\begin{array}{r} 1 \text{ --- } 56\frac{1}{2} \text{ --- } 360 \\ 3 \text{ --- } 170 \text{ --- } 120 \\ 3400 \\ 2040(0 \end{array}$$

Facit L. 1020.

12) AGAIN:

$$\begin{array}{r} 1 \text{ --- } 2. 16. 8. \text{ --- } 360 \\ 2 \\ 6 \text{ sh. } 8. \text{ D. is } \frac{1}{3} \text{ of a pound. } 720 \\ 6 \text{ sh. } 8. \text{ D. is } \frac{1}{3} \text{ of a pound. } 120 \\ 3 \text{ sh. } 4. \text{ is } \frac{1}{2} \text{ of } 6 \text{ sh. } 8. \text{ D. } .60 \end{array}$$

Facit L. 1020.

13) AGAIN.

$$\begin{array}{r} 260. \text{ lb. } \\ 3. \text{ L. less } 3 \text{ sh. } 4. \text{ D. } \\ 1080 \\ 60. \text{ less, for } 3 \text{ sh. } 4. \text{ D. take } \\ \frac{1}{2} \text{ of a pound. } \\ \text{L. 1020.} \end{array}$$

14) AGAIN.

$$\begin{array}{r} 360 \text{ --- } 2. 16. 8. \text{ D. } \\ 576(0 \quad 240. \text{ sh. } \\ \text{is L. 12.} \\ 288 \\ 12 \\ 720 \end{array}$$

Facit L. 1020.

15) AGAIN.

$$\begin{array}{r} 360 \\ 56 \quad 8. \text{ D. } \\ 12 \\ 1008 \\ \text{Facit L. 1020.} \end{array}$$

16) AGAIN.

$$\begin{array}{r} \text{L. 2. 16. 8. D. are --- } 680. \text{ lb. } \\ \text{and } 360. \text{ D. is --- } .1. 10 \\ 680 \\ 340 \\ \text{Facit L. 1020.} \end{array}$$

17) AGAIN.

$$\begin{array}{r} 360. \text{ lb. } \\ 680. \text{ D. } \\ 216000 \\ 28800 \\ 244800 \text{ D. } \\ 2040(0 \text{ sh. } \\ \text{Facit L. 1020.} \end{array}$$

18) AGAIN.

$$\begin{array}{r} 360. \text{ lb. } \\ 680. \text{ D. } \\ 68000 \\ 68000 \\ 68000 \\ 34000 \\ .6800 \\ 244800 \text{ D. } \\ 2040(0 \text{ sh. } \\ \text{Facit L. 1020.} \end{array}$$

19) AGAIN.

$$\begin{array}{r} 360. \text{ lb. } \\ 680. \text{ D. } \\ 68000 \\ 68000 \\ 68000 \\ 60 \text{ is } \frac{1}{2} \text{ of } 40800 \\ 244800 \text{ D. } \\ 2040(0 \text{ sh. } \\ \text{Facit L. 1020.} \end{array}$$

20) AGAIN.

20) AGAIN.

$$\begin{array}{r}
 680.0 \text{ with } 360. \text{ lb.} \\
 300. \text{ lb.} \\
 \hline
 204000 \\
 40800 - 60. \text{ lb.} \\
 \hline
 244800 \\
 20400 \text{ lb.} \\
 \hline
 \text{fac. L. 1020.}
 \end{array}$$

21) AGAIN.

$$\begin{array}{r}
 56 \frac{2}{3} \\
 300 \\
 60 \\
 \hline
 16800 \\
 3360 \\
 240 \\
 \hline
 20400 \text{ lb.} \\
 \text{fac. L. 1020.}
 \end{array}$$

22) AGAIN.

$$\begin{array}{r}
 1 - 2 \frac{2}{3} - 360 \\
 \hline
 6 - 17 - 360 \\
 1 \quad 60 \quad 60 \\
 \hline
 \text{fac. L. 1020.}
 \end{array}$$

23) AGAIN.

$$\begin{array}{r}
 1 - 56 \frac{2}{3} - 360 \\
 3 - 170 - 360 \\
 \hline
 25200 \\
 61200 \text{ lb.} \\
 20400 \\
 \hline
 \text{fac. L. 1020.}
 \end{array}$$

24) AGAIN.

$$\begin{array}{r}
 1 - 56 \frac{2}{3} - 360 \\
 3 \\
 9 - 170 - 1080 \\
 120 \\
 8400 \\
 20400 \\
 \hline
 \text{fac. L. 1020.}
 \end{array}$$

25) AGAIN.

$$\begin{array}{r}
 1 - 56 \frac{2}{3} - 360 \\
 3 - 170 - 360 \\
 1 \quad \text{L. 8. 10.} \quad 120 \\
 \hline
 8. 10. \text{ lb.} \\
 960 \\
 60 \\
 \hline
 \text{fac. L. 1020.}
 \end{array}$$

26) AGAIN.

$$\begin{array}{r}
 1 - 56.8 - 360 \\
 20 - 360 \\
 20 - 360 \\
 10 - 180 \\
 6 \frac{1}{2} - 108 \\
 8. \text{ lb. is } \frac{2}{3} \text{ of a lb.} \quad 12 \\
 \hline
 \text{fac. L. 1020.}
 \end{array}$$

27) AGAIN.

$$\begin{array}{r}
 1 - 56 \frac{2}{3} - 360 \\
 3 \\
 9 - 170 - 1080 \\
 1 \quad \text{L. 8. 10.} \quad 8. 10. \\
 \hline
 8640 \\
 540 \\
 \hline
 \text{L. 9180} \\
 \text{fac. L. 1020.}
 \end{array}$$

28) AGAIN.

$$\begin{array}{r}
 1 - 2. 16. 8. - 360 \\
 9 - 1 - 9 \\
 1 - 25. 10. - 40 \\
 40 \\
 1000 \\
 20 \\
 \hline
 \text{fac. L. 1020.}
 \end{array}$$

29) AGAIN.

$$\begin{array}{r}
 1 - 56 \frac{2}{3} - 360 \\
 18 \quad \text{L. 18.} \\
 448 \\
 56: \\
 \left. \begin{array}{l} 6 \\ 6 \end{array} \right\} \\
 \hline
 \text{fac. L. 1020.}
 \end{array}$$

30) AGAIN.

30)

AGAIN.

$1 - 2.16.8. = 360$

$8d.$ is $\frac{2}{3}$ of a sh. $56.87.$

240

18000

$.2160$

$2040|0$

Faciit L. 1020.

31)

AGAIN.

$$\begin{array}{r} 1 \text{ --- } 56\frac{3}{4} \text{ --- } 360 \\ \quad \quad 18 \\ \hline \quad \quad 560 \\ \quad \quad 448 \\ \quad \quad 12 \\ \hline \end{array}$$

32)

AGAIN:

$1 - 56\frac{2}{3} - 360$
 $3 - \quad \quad \quad$
 $1 - 170 - 1210$
 $\quad \quad \quad L.6.$
Fac. L. 1020.

33)

AGAIN.

$$\begin{array}{r}
 1 \text{ --- } 56.8 \text{ --- } 380 \\
 22 \text{ --- } 112. \\
 6 \text{ --- } 688 \\
 1 \text{ --- } 340 \text{ --- } 6'0 \\
 3 \text{ --- } L.3. \\
 \text{Facit L. 1020.}
 \end{array}$$

34)

AGAIN.

$$\begin{array}{r}
 1 \text{ --- } 2.16.8. \text{ --- } 360 \\
 240 \quad 20 \quad \quad \quad 2 \frac{1}{2} \\
 \hline
 568 \quad \quad \quad 720 \\
 112 \quad \quad \quad 60 \\
 \hline
 680 \quad \quad \quad 60 \\
 240 (2 \frac{1}{2}) \quad \quad \quad 60 \\
 \hline
 \quad \quad \quad 60 \\
 \quad \quad \quad 60
 \end{array}$$

Fac. L. 1020.

35)

A G A I N.

$$\begin{array}{r}
 1 \text{ --- } 56. \frac{2}{3} \text{ --- } 360 \\
 \hline
 283.68 - 5 - 100 \\
 283.68 - 5 - 100 \\
 283.68 - 5 - 100 \\
 113.68. - 2 - .40 \\
 .56.13.4 - 1 - .20 \\
 \hline
 \text{Facit. L. 1020.}
 \end{array}$$

36)

AGAIN.

$$\begin{array}{r} 1-56\frac{2}{3}-360 \\ 850-15-300 \\ 170-3-.60 \\ \hline \text{Fac. L. 1020.} \end{array}$$

37)

AGAIN.

$36 \mid 0 \text{ --- } 56 \frac{2}{3} \text{ sh.}$
 L. 18. — 9 — 510
 9 — 510
facit L. 1020

38)

AGAIN.

$$\begin{array}{r} 36 \overline{) 1020} \\ \underline{72} \\ 300 \\ \underline{288} \\ 120 \\ \underline{108} \\ 120 \\ \underline{108} \\ 120 \end{array}$$

39)

AGAIN.

360 ————— 56 $\frac{2}{3}$
 7200 ————— 20
 7200 ————— 20
 3600 ————— 10
 2400 ————— 6 $\frac{1}{2}$
 20400 sh.

49) AGAIN.

40)

AGAIN.

$$\begin{array}{r}
 360 \text{ --- } 56\frac{1}{2} \\
 \hline
 360 \text{ --- } 20 \\
 360 \text{ --- } 20 \\
 180 \text{ --- } 10 \\
 \hline
 120 \text{ --- } 6\frac{1}{2} \text{ sh.} \\
 \hline
 120 \text{ --- } 19\frac{1}{2} \text{ L.}
 \end{array}$$

L. 1020.

41)

AGAIN.

$$\begin{array}{r}
 1 \text{ --- } 56\frac{1}{2} \text{ --- } 360 \\
 \hline
 3 \text{ --- } 170 \text{ --- } 360 \\
 1 \text{ --- } 170 \\
 \hline
 36000 \\
 25200 \\
 \hline
 68200 \\
 20400 \\
 \hline
 \text{fac. L. 1020}
 \end{array}$$

42)

AGAIN:

$$\begin{array}{r}
 1 \text{ --- } 56\frac{1}{2} \text{ --- } 360 \\
 \hline
 3 \text{ --- } 170 \text{ --- } 2080 \\
 1 \text{ --- } 6 \text{ --- } 120 \\
 \hline
 \text{Fac. L. 1020.} \quad \text{L. 6.}
 \end{array}$$

43)

AGAIN.

$$\begin{array}{r}
 1 \text{ --- } 56\frac{1}{2} \text{ --- } 360 \\
 \hline
 1 \text{ --- } 170 \text{ --- } 40 \\
 1 \text{ --- } \text{L. 8. 10.} \quad 8. 10. \\
 \hline
 320 \\
 20 \\
 340 \\
 30 \\
 \hline
 \text{fac. L. 1020.}
 \end{array}$$

44)

AGAIN.

$$\begin{array}{r}
 1 \text{ --- } 56.8 \text{ --- } 360 \\
 \hline
 112 \\
 680 \\
 \hline
 \text{fac. L. 1020}
 \end{array}$$

45)

AGAIN.

$$\begin{array}{r}
 1 \text{ --- } 56.8 \text{ --- } 360 \\
 \hline
 112 \\
 12 \text{ --- } 680 \text{ --- } 360 \\
 1 \text{ --- } 34 \quad 30 \\
 20 \text{ --- } 30 \\
 1 \text{ --- } \\
 \hline
 \text{fac. L. 1020.}
 \end{array}$$

46)

AGAIN.

$$\begin{array}{r}
 360 \text{ --- } 2. 16. 8. \\
 720 \\
 180 \text{ --- } 10. \text{ sh. is } \frac{1}{2} \text{ L.} \\
 120 \text{ --- } 6.8. \text{ D. is } \frac{1}{2} \text{ L.} \\
 \hline
 \text{fac. L. 1020.}
 \end{array}$$

47)

AGAIN.

$$\begin{array}{r}
 360 \text{ --- } 56.8. \text{ D.} \\
 20520 \text{ --- } 57. \text{ sh. less } 4. \text{ D. is } \frac{1}{2} \text{ of a sh.} \\
 120 \text{ --- } \\
 \hline
 20400 \\
 \hline
 \text{L. 1020.}
 \end{array}$$

48)

AGAIN.

$$\begin{array}{r}
 360 \text{ --- } 2. 16.8. \text{ D.} \\
 60. \quad 2\frac{1}{2} \text{ L.} \\
 \hline
 420 \quad 17 \\
 \hline
 \text{fac. L. 1020.}
 \end{array}$$

49)

AGAIN.

$$\begin{array}{r}
 360 \text{ --- } 2. 16. 8. \\
 360 + 2\frac{1}{2} \text{ L. is } 3. \text{ L. less } \frac{1}{2} \\
 360 + \\
 360 + \\
 \hline
 \text{L. 1080} \\
 60 \text{ --- } \\
 \hline
 \text{fac. L. 1020.}
 \end{array}$$

50) AGAIN:

50) AGAIN.

$360 \text{ --- } 2 \text{ --- } 16 \text{ --- } 8$
 $100 \text{ --- } 200 \text{ --- } 1600 \text{ --- } 800$
 $100 \text{ --- } 200 \text{ --- } 1600 \text{ --- } 800$
 $100 \text{ --- } 200 \text{ --- } 1600 \text{ --- } 800$
 $40 \text{ --- } .80 \text{ --- } .640 \text{ --- } 320$
 $20 \text{ --- } .40 \text{ --- } .320 \text{ --- } 160$
 $L. 730 \text{ --- } 5760 \text{ --- } 2880. D.$
 $L. 720 \text{ --- } 288. L. \text{ --- } 240. fh.$
 $L. 288 \text{ --- } 12. L.$
 $L. 12$
Facit L. 1020.

51) AGAIN.

$360 \text{ --- } 56 \text{ --- } 8 D.$
 $200 \text{ --- } 11200 \text{ --- } 1600$
 $100 \text{ --- } .5600 \text{ --- } .800$
 $50 \text{ --- } .2800 \text{ --- } .400$
 $10 \text{ --- } .560 \text{ --- } .80$
 $. . 240 \text{ --- } .$
 $fh. 2040 | 0$
Facit L. 1020.

52) AGAIN.

$360 \text{ --- } 56 \frac{1}{3} fh.$
 $200 \text{ --- } 11334 \frac{1}{3}$
 $100 \text{ --- } .5666 \frac{1}{3}$
 $60 \text{ --- } .3400$
 $fh. 20400$
Fac. L. 1020.

53) AGAIN.

$360 \text{ --- } 56 \frac{1}{3} fh.$
 $360 \text{ --- } 20160$
 $. 240$
 $fh. 2040 | 0$
Facit L. 1020.

54) AGAIN.

$56 \frac{1}{3} \text{ --- } 360$
 12
 $680 \text{ --- } 120$
 340
Facit L. 1020.

55) AGAIN.

$360 \text{ --- } 56 \frac{1}{3}$
 3
 $1080 \text{ --- } 170$
 $900 \text{ --- } 153000$
 $100 \text{ --- } .17000$
 $.80 \text{ --- } .13600$
 $183600 fh.$
 $9180. L.$
 9
Facit L. 1020.

56) AGAIN.

$56 \frac{1}{3} \text{ --- } 360$
 $20 \text{ --- } 360$
 $20 \text{ --- } 360$
 $10 \text{ --- } 180$
 $5 \text{ --- } .90$
 $1 \text{ --- } .18$
 $3 \text{ --- } .12$
Facit. L. 1020.

57) AGAIN.

$56 \frac{1}{3} \text{ --- } 360$
 $40 \text{ --- } 720$
 $10 \text{ --- } 180$
 $6 \frac{1}{3} \text{ --- } 120$
Facit L. 1020.

58) AGAIN.

$56 \frac{1}{3} \text{ --- } 360$
 $50. fh. is 2 \frac{1}{2} L. \text{ --- } 900$
 $6. fh. is \frac{3}{4} L. \text{ --- } 108$
 $18 \text{ --- } 2. fh. is \frac{1}{9} L. \text{ --- } .12$
Facit L. 1020.

P p

59) AGAIN.

59)

AGAIN.

$$\begin{array}{r}
 2. 16\frac{2}{3} \text{ --- } 360 \\
 \underline{5 | 0. \text{ fh.}} \\
 \text{L. } 2. 10. \text{ fh. --- } 900 \\
 \text{L. } 300 \\
 \text{L. } 720 \\
 \text{fac. L. } 1020.
 \end{array}$$

60)

AGAIN.

$$\begin{array}{r}
 2. 16. 8. \text{ --- } 360 \\
 \underline{1} \\
 \underline{10} \text{ --- } 12 \\
 \underline{1} \\
 \underline{10} \text{ --- } 90 \\
 \underline{1} \\
 \underline{10} \text{ --- } 18 \\
 \underline{1} \\
 \underline{10} \text{ --- } 180 \\
 \underline{2} \\
 \underline{10} \text{ --- } 720 \\
 \text{Facit L. } 1020.
 \end{array}$$

61)

AGAIN.

$$\begin{array}{r}
 2. 16. 8. \text{ --- } 360 \\
 \text{L. } 2\frac{1}{6} \text{ --- } 720 \\
 3. \text{ is } \frac{1}{2} \text{ of } 6. \text{ L. } 180 \\
 2. \text{ is } \frac{1}{3} \text{ of } 6. \text{ L. } 120 \\
 \text{fac. L. } 1020.
 \end{array}$$

62)

AGAIN.

$$\begin{array}{r}
 2. 16. 8. \text{ --- } 360 \\
 \underline{\quad\quad\quad} 6 \\
 \text{xx} \quad 5 \\
 \text{60} \quad 4 \\
 \text{240} \quad 3 \\
 \underline{\quad\quad\quad} 720 \\
 10. \text{ fh. is } \frac{1}{2} \text{ L. } 120 \\
 6. \text{ fh. } 8. \text{ is } \frac{1}{3} \text{ L. } 120. \\
 \text{fac. L. } 1020.
 \end{array}$$

63)

AGAIN.

$$\begin{array}{r}
 2. 16. 8. \text{ --- } 360 \\
 \underline{\quad\quad\quad} 2520 \\
 \underline{12} \\
 \text{Facit L. } 1020.
 \end{array}$$

64)

AGAIN.

$$\begin{array}{r}
 2. 16. 8. \text{ --- } 360 \\
 \underline{12} \quad \quad \quad .60 \\
 \underline{\quad\quad\quad} 420 \\
 \text{fac. L. } 1020.
 \end{array}$$

65)

AGAIN.

$$\begin{array}{r}
 2. 16. 8. \text{ --- } 360 \\
 \underline{17} \quad \underline{6120} \quad \underline{360} \\
 \underline{6} \quad \quad \quad \underline{\quad\quad\quad} 1 \\
 \underline{\quad\quad\quad} 6 \\
 \text{fac. L. } 1020.
 \end{array}$$

66)

AGAIN.

$$\begin{array}{r}
 2. 16. 8. \text{ --- } 360 \\
 \text{L. } 2\frac{1}{6} \quad \underline{360} \quad \underline{1800} \quad \text{Or } 100 \\
 \underline{\quad\quad\quad} 720 \\
 \text{fac. L. } 1020.
 \end{array}$$

67)

AGAIN.

$$\begin{array}{r}
 56\frac{2}{3} \text{ --- } 360 \\
 \underline{170} \quad \underline{61200} \quad \underline{360} \\
 \underline{3} \quad \quad \quad \underline{\quad\quad\quad} 1 \\
 \underline{\quad\quad\quad} 3 \\
 \underline{\quad\quad\quad} 2040 \text{ fh.} \\
 \text{fac. L. } 1020.
 \end{array}$$

68)

AGAIN.

$$\begin{array}{r}
 56\frac{2}{3} \text{ --- } 460 \\
 \underline{\quad\quad\quad} 18. \text{ L.} \\
 \underline{\quad\quad\quad} 108 \\
 \underline{\quad\quad\quad} 90: \\
 \underline{\quad\quad\quad} 12 \\
 \text{Facit L. } 1020.
 \end{array}$$

69) AGAIN.

69) AGAIN.

56 ² ₃	360
	18.L.
566 ² ₃	10
283 ⁴ ₃	5
113 ² ₃	2
56 ² ₃	1
L. 1020.	

70) AGAIN.

56 ² ₃	360
170	18.L.
6	6.L.
L. 1020.	

71) AGAIN.

56 ² ₃	360
	18.L.
566 ² ₃	10
453 ² ₃	8
Facit L. 1020.	

72) AGAIN.

th	L	th	d	th
1	2	16	8	360
	360	360	360	
	720			
	288			
	12			
Facit L. 1020.				

73) AGAIN.

L	th	d	th
3.—	lefts	3—4—	with 360
18.L.	lefts	—L. 1.—	6
90.L.	lefts	—L. 5.—	5
360.L.	lefts	—L. 20.—	4
1080.L.		L. 60.—	3
60.L.	lefts.		
1020.L.			

74) AGAIN.

th	th	th
1	56 ² ₃	360
		56 ² ₃
		18000
		2160
		240
		20400
Facit L. 1020.		

75) AGAIN.

1	56 ² ₃	360	8
		2880	
		20160	7
		120	
		120	
		th. 20400	
Facit. L. 1020.			

76) AGAIN.

th	th	th
1	56 ² ₃	360
		3240
		19440
		720
		240
		20400
		2—2
		56 ² ₃ th.
Fac. L. 1020.		

77) AGAIN.

th	th	th
1	56 ² ₃	360
1	56 ² ₃	18.L.
		126
		504
		1008
		12
		56 ² ₃
Facit L. 1020.		

78) AGAIN.

th	th	d	th
1	56	8	360
			56.8.
			L. 1008
			L. 12

Fac. L. 1020.

P p 2

79) AGAIN.

79)

AGAIN.

lb	sh	lb
1	56 ² ₃	360
		720
	4 ¹³ ₈	4320
		17280
		3120
	sh. 2040	0
	fac. L. 1020.	

80)

AGAIN.

lb		
1	2 ¹ ₂	360
36	17	2160
	153	
	1224	
	7344	
6	36720	
6	6120	
	Facit L. 1020.	

Thus much concerning NUMERATION, and the several changes upon the Proposition in MULTIPLICATION, desiring in the same your gentle *Acceptation*; which granting, you oblige me with *future* endeavours, to

Remain Yours

John Da fa Dn ho J
 ohn Da f f f a Dn ho
 hn Da f f o f f a Dn h
 n Da f f o r o f f a Dn
 Da f f o r n r o f f a D
 a f f o r n E n r o f f a
 Da f f o r n r o f f a D
 n Da f f o r o f f a Dn
 hn Da f f o f f a Dn h
 ohn Da f f f a Dn ho
 John Da fa Dn ho J

THE

THE
MONTH-BOOK:

OR A

Monthly Survey

OF THE

DEBTS and EXCHANGES

That are to be RECEIVED, or PAID; as likewise their
Days when each Sum is due, *Anno 1633.*

IN

AMSTERDAM.

N O T A,

The Reason why this Nomination of the place is here
Entered in *Amsterdam*, is, because the *Waste-Books* (out of which
this *Month-Book* is taken) were by *Me* compiled in *Amsterdam*;
Again, their Progress runs above 16. Months, whereas the
Waste-Book Compiled in *London* is but of 7. Months time, as
is related in the Preface following.



COURTEOUS READER,



N the fourth place of the Dialogue, fol. 4. and 5. I made mention of several Books requisite for Merchants: amongst the same, I omitted to speak of this Month-Book, (whose proper place was not to be entred there, but more properly at the End of the second Waste-books Leager, before the Factor-book) which for its Requisite is no way less useful than any of the other there mentioned Books.

In this Book a Merchant entred upon the Left-hand, or Debitor-side, under each Months name, the Time, and People that owe unto him, whether it be for Wares sold, or for Accepted Exchanges: and in the Line he expresseth the Day, and Month where such a Sum, or Sums are to be found in the Waste-book, to shew presently the Original of the Debt.

But if it be a Sum that is to be paid us at 3. and 3. months time, enter each part under the Day of the Month when it is due, and the time where to find it in the Waste-book, as is instanced the 25. of April, 1634. in the parcel of David Darling; and when the Sum is paid to you, or Assigns, then make a + Cross in the Margin, before the Day of the Month, which signifieth that you are paid; and those Sums that remain un-crossed, shew that they are as yet un-paid, as by the Instances of this Book may appear.

E X A M P L E.

The second of May, 1634. David Darling is not crossed, because he hath not paid, as may appear by the Leagers Conclusion in his account: two other Sums are not Crossed, the 15. and 30. of July, because they are not due; Reason, for our Waste-book endeth the 7. of May, and those two Sums are not due until in July; therefore they could not be Crossed: upon the like occasion standeth the parcel un-crossed, in date the 30. of October.

But if any Sum be due in May, and the Payer payeth only part in this Month, and promiseth the Residue in June, then Cross the Sum in May, and enter the remainder in June upon the promised day; or if there be no appointed day, but that the Payer saith to pay the residue in the next Month, then enter a day when you find it fitting to call for that Remainder.

Having thus at large spoken of the Debitor-side, the same being well apprehended, the less may serve for explication of the Creditor-side: upon which

To the Courteous Reader.

which side we are to enter under each Months name, the Time, and People that are to have of us; whether for Wares bought, or for Exchanges by us accepted: and when we have paid them, then we cross them; and what we have not paid remaineth un-crossed.

Here you have in brief a touch of this Books Requisite: for this Book being truly, and duly entred, sheweth a Merchant instantly what monies are to be Received, and Paid in each Month, and upon what Days expired: by which means he plainly discerneth with what Debtors he can pay his Debt-demanders every day in each Month; but the actual use thereof will best approve it self in the Monthly exercise.

This Book may be in Folio, and again in the same, but one Month at most (although this being only a Proof-Book, I enter many) upon each Leaf. Some Merchants allot unto January 2. or 3. leaves, and so of all other, keeping still the same Month upon occasion, as the Occurrences shall proffer; for the alteration or change of the year being written in the Margine, sheweth the Time and Year that you are in, although your Book serve for many Years.

Again, the years may be distinguished from each other with a line, stretching from the Month-line to the Mony-line, as in the Month of January is instanced; and so I pass forward to some few Instances, gathered from the last two Waste-books, compiled in Amsterdamb; because the Waste-book compiled in London is but of a short extent in respect of the time: for that beginneth in January, 1633. English stile, and endeth the 20. of July, 1634. the same stile, which are only 7. Months progress in the Art: but the other two Waste-books are of above 16. Months continuance; and therefore have more examples to garnish the Book withal.

Thus much for Instruction; followeth some Instances of the Months in Order: and first of the Passages in

JANUARY.

Anno 1633. in Amsterdam.

Gulden

JANUARY.

+	19	Daniel Beefe, as in date 1. present	1017	3
+	30	Gerard Frind, as in date 12. present	525	12
1634+	3	Susanna Peeters Orphans, as in date 15. November, 1633.	1083	

Anno 1633. FEBRUARY.

+	28	Susanna Peeters Orphans, as in date 5. January	60	
2934+	28	Susanna Peeters Orphans, as in date 3. March, 1633.	60	

Anno 1633. MARCH.

+	0	William Ducket, as in date 13. present	3067	11
1634+	2	David Darling, as in date 22. December, 1633.	7590	
+	20	David Darling, as in date 25. February, 1634.	1093	13
+	10	Susanna Peeters Orphans, as in date 2. present, 1634.	4580	

Anno 1633. in Amsterdam.

Guilt

JANUARY.

+26	Gerard Frind, as in date 1. present.	465	10.2
+30	Daniel Beeke, as in date 12. present.	1344	—

Anno 1633. FEBRUARY.

+27	Jacob Honger, as in date 5. January.	50	—
1634. +27	Jacob Honger, as in date 3. March, 1633.	50	—

Anno 1633. MARCH.

+30	Jacob Honger, as in date 13. present.	3099	16
-----	---------------------------------------	------	----

Anno 1634. in Amsterdam.

APRIL.

+	1	Alexander Ham, as in date 5. January.	360
+	21	William Ducket, as in date 21. January.	2000
1634. +	1	Alexander Ham, as in date 3. March, 1633.	360

Anno 1634. MAY.

2	David Darling, as in date 22. December, 1633.	4000
---	---	------

Anno 1633. JUNE.

+	14	Daniel Beefe, as in date 13. March.	1030
+	27	Jaques Jolyt, as in date present.	330

Anno 1633. in Amsterdam.

Suma

APRIL.

+ 15 Gerard Frind, as in date 15. January.

1784

Anno 1634. MAY.

Anno 1633. JUNE.

+ 14 Susanna Peeters Orphans, as in date 13. March.

608

+ 7 Leonard Spreewe, as in date present.

•66.8

Anno 1633. in Amsterdam.

JULY.

1634.	+	6	Gerard Frind, as in date 5. April.	618	—
		15	Bonaventure Dafforne, as in date 5. April, 1634.	1920	—
		30	David Darling, as in date 25. April, 1634.	10080	—

Anno 1633. AUGUST.

	+	23	Susanna Pesters Orphans, as in date 12. present.	3752	• 2
	+	19	Daniel Beese, as in date present.	1860	—

Anno 1633. SEPTEMBER.

	+	28	Leonard Spreewe, as in date 27. August.	500	—
--	---	----	---	-----	---

Anno 1633. in Amsterdam.

Gull ft

JULY.

+ 6 Alexander Ham, as in date 5. April.

1030

Anno 1633. AUGUST.

Anno 1633. SEPTEMBER.

Anno 1634. in Amsterdam.

Gulden

OCTOBER.

30 David Darling, as in date 25. April, 1634.

10080

Anno 1633. NOVEMBER.

Anno 1633. DECEMBER.

+ 17 Susanna Peters Orphans, as in date 16. October.

71314.8

Anno 1633. in Amsterdani.

Gulstij

OCTOBER.

† 14 Christopher Prume, as in date 31. May.

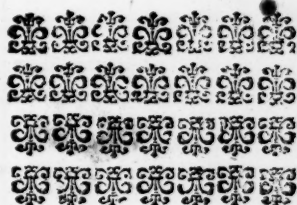
2214

Anno 1633. NOVEMBER.

Anno 1633. DECEMBER.

THE PERFECT
METHOD
OF
Merchants-Accompts
DEMONSTRATED.

By JOHN COLLINS, Accomptant.



L O N D O N,

Printed for *Thomas Horne*, at the South Entrance of the
Royal-Exchange, MDCXCVII.

THE PERFECT

METHOD

Mechanics Account

DEMONSTRATED

By James Watt

1769

Printed for Thomas Blizard, at the South Entrance of the

Royal Exchange, MDCCLXIX

To the READER.

COURTEOUS READER.



In my Youth-hood I was employed in Clerkship under, and received some Mathematical Knowledge from Mr. John Marr, one of the Clerks of the Kitchen to His present Majesty, when Prince of Wales, the said Mr. Marr being very eminent for his Mathematical Knowledge, some testimony whereof may be evinced, from those excellent Dyals, where with the Gardens of our late Sovereign were adorned.

Our Intestine Miseries increasing, I lost that Employment, and went Seven Years to Sea, most part of it in an English Merchant-man, become a Man of War in the Venetian Service against the Turks, in which having leisure, I applyed part of my Studies to Mathematicks, and Merchants Accompts, and upon my return, fell to the Practice thereof, and afterwards profest Writing, Merchants Accompts, and some parts of the Mathematicks; and having drawn up some Books of Accompts, and divers loose Questions, for the Instruction of my Scholars, in the Year 1652. I committed them to the Press, under the name of An Introduction to Merchants Accompts, they were again re-printed in the Year 1662 without Alteration, and in 1666. the Fire consumed the greatest part of the Impression. The Stationer hath since often urged me to alter and enlarge the same for another Edition, presuming that I that have been much and lately concerned in great and publick Accompts, might alter the same to good advantage, and perchance, others may be of the same mind; but I concurr not, finding that my said long experience, hath not at all advanced my Knowledge in good Methods of Accompts, though I confess I understand the nature and Intrigues of bad ones much better than I did. Whereupon I have consented, and advised the Stationer to re-print the same, with the Addition of two more Accompts than were formerly extant, and was the more willing to do it at this time, for two Reasons: The first is,

1. That I might have an opportunity of returning my most humble and hearty Thanks (which I hereby do) to the Right Honourable ANTHONY Earl of Shaftsbury, Lord President of His Majesties Council for Trade, and Plantations; who upon the Information of the most worthy Sir Robert Murray deceased, that Accomprants might be presumed to understand the general Affairs of Trade, and what were the causes, and what might be the remedies of the decay thereof, and

To the READER.

in Particular, that my self had drawn up some Papers and Proposals about the same, which were presented to his Lordship; they were not only kindly received, but his Lordships favour promised, and his endeavour used to promote me to a Clerkship in His Majesties former Council of Trade, which at the Motion of Sir Robert Murray, had its event in His Majesties late Council of Plantations, and wherein his Lordships approbation was not wanting.

Moreover, during his Lordships High Chancellorship, his Lordship was pleased to nominate me in divers References concerning Suits depending in Chancery, about intricate Accompts, to assist in the Stating thereof; which hath not been without some Emolument to my self, and to the shortning of the Charge of the parties concerned. And here I must not omit to mention (to his Lordships great renown) that it fell to my Province, to transcribe a Schedule of about 80 Sheets of Paper, intended, and I believe principally (if not wholly) composed, by his Lordship, for the regulation of Chancery affairs, the speedy dispatch and Abridgement of the charge of Suits there depending; all which to pretermitt, were to wear the badge of Ingratitude, and to veil the well known worth of the said most sagacious and Honourable Peer.

2. That I might take the opportunity of acquainting those who are, or may be concerned, That I spend part of my time in Seating Merchants-Accompts, Ship-Accompts, or any Controversial Intricate Accompts, and in computing of Interest, the Valuation or forbearance of Leases, Mortgages, and Annuities; and am to be heard of at Mr. Robert Horn's the Stationer, at the entrance on the Royal Exchange, for whom this Book was Printed.

And now as to the ensuing Work, I have this to say, That when I first Composed it, I observed a want of such Questions, that might not tire out the patience of the Reader or Student, there being none but Journals and Leidgers of other Authors in Print, seeming to some like a Labyrinth of a more than sufficient length, and the which, then traced thorough, might possibly leave the Reader unskilful in these shorter Questions; some whereof have had their rise from real Affairs, which have happened much of the same kind. And now if the Reader be still unexperienced, and desirous to reap some benefit thereby, let me advise him to write out the Journals of some of these Accompts, omitting the Relative Numbers in the Margin, of the which see Section the seventh following, and are not to be made till the Parcel is entirely Posted, which that he may be enabled to do, he may use the ensuing Directions; but if this be thought too laborious, he may prick and examine over the said Questions, the Accompt it self gives Instruction for Balancing, the Balance of each Accompt being entred out of the Leidger at the end of the Journal parcels.

Divers Accomptants have made the business of Simple and Compound Interest and Annuities, the subject of their Discourses; and I think it not improper to tell the Reader, that in 1664. I published a Paper, consisting of a quarter of a Sheet, and fitted for a Letter-case, Intituled, The Doctrin of Decimal Arithmetick, Simple Interest, &c. as also of Compound Interest and Annuities, generally performed, for any time of Payment or Rate of Interest, by help of any particular Table of the forbearance of one pound Principal.

The which having been censured by some that understood it not, I think it not amiss, a little better to inform them, That the Table therein used, is a Table of
Com-

To the READER.

Compound Interest, at 6 per Centum per Annum, for some Days, as well as (it is usual) for some Years, the which to the said, or any other Ratio, may be raised by several Methods, without any Extractions of Roots, or aid of Logarithms, yea any Logarithm in the Canon may be easily computed thereby, and the converse; also any Number of mean Proportionals found between two Extrems given.

The which Table and Precepts, removing the necessity of using a large Table of Logarithms, or of those multitudes of Tables, fitted for the several kinds of Annuity Problems, at several Rates of Interest, and several terms of Payment, having been of constant and singular use to my self, and believing it will be of no less to others, I intend, (God Willing) to reprint, to be fitted as before, to be a Vademecum in a Letter-case, though with a larger Table, (which will remove some Operations hitherto necessary, to supply the want thereof) and besides an Explication thereof apart, illustrated with variety of Examples: And hope also hereafter to have some time to alter, amend, and re-print other Treatises of my own, As my Book of Quadrants and Dyalling, but most especially my Treatise of Navigation, Intituled, The Mariners Plain Scale new plained; the rather, in regard His present Majesty, to his Immortal Praise hath been pleased to settle a Maintenance for 40 Hospital Boys, and for a Learned Lecturer to teach them Navigation; on the Advancement whereof, the splendor of the Government and the Trade and safety of this Nation doth so much depend, that any that love their Country cannot but be zealous for, as particularly is

Thy Friend and Well-wisher,

JOHN COLLINS.

DIRECTIONS

T O

Post or Transport the *JOURNAL* into the *LEIDGER*.

I. For the Words of expression.

1. **W**Here you have many Debtors and one Creditor, proceed in order as they come, but where you have one Debitor and many Creditors, it is best (in my opinion) to Post all the Creditors first, and the Debitor last; in regard by this means, the figures of reference are first entred in the Journal.
2. Immediately after the word *To*, which is always used on the Debtors side; must follow the Name of that Account that is discharged; the word *By*, is always used on the Creditors side, and after it follows the name of the Account that is charged.
3. All Accounts of Wares, Voyages, Commodities, ought to be Posted at large in all the particulars, with a Column ruled in the middle therein, to express the Number, Weight, or Measure of the Commodity, by help whereof the number and quality of the Goods unfold, may be known.
4. Upon the Account of Wares, it is best to express the Weight and Price, and on the Buyers or Sellers Account the time and manner of payment, if room permit: And here Note, That it is unusual to use above one line in a parcel in the Leidger; and now though Wares or Commodities are Posted at large, yet there is no such necessity, that other Accounts be the like.

II. For the manner.

5. Discover by the Alphabet where that Account stands in the Leidger, you are to charge, or if the Account be not yet entred, frame an Account in a spare room, entring the Title in a fair *Italian* hand, and in the Kalender, the Folio where that Account stands; then in the outwardmost verge enter the Year, and in the first ruled space, the Page of the Journal where that parcel stands, in the next Month, afterwards the day, then the words of the parcel, and in the next ruled Column the Page of the Leidger where that parcel stands Creditor, or if many Creditors, before the Column figures expressing where those Accounts stand; and finally the sum so charged, thus is the Debitor parcel entred; the like in several Accounts for many Debtors, when you have but one Creditor.
6. Turn to the Folio in the Leidger, where that parcel is to be discharged or made Creditor, and there entring as before the Year, Page of the Journal, Month, Day, Words of the parcel, Page or Pages of the Leidger where entred Debitor, and finally the sum; thus is the Creditor parcel entirely entred, the like for many Creditor parcels in several Accounts, when you have but one Debitor.
Dr.
7. Lastly, in the Journal draw a line between the terms *Cr.* above the said Line enter the Page of the Leidger, where that or those parcels stand charged or made Debitor; and under the Line, the Page or Pages where the said parcel or parcels are discharged or made Creditor: Observing by the way that every parcel is charged and discharged for the same sum, either in grots, or at length.

Journal Parcels.

For the better explanation whereof, suppose I were to
Post these parcels.

The 2^d January, (1651.)

Sterling.

l. s. d.

Journal Page (3.)

4

Dr John Speed for the Sum of jcl and is for so much owing by him due the Seventh of April following, as per his Obligation

l. s. d.

100 00 00

6

Dr Thomas Jenkins owing by him due the Seventh of June following

50 00 00

7

Dr Thomas Brooker owing by him due the Seventh of May

40 00 00

9

Dr William Low owing by him due the Seventh of July

110 00 00

5

Cr Stock for the particulars as above

300 00 00

300 00 00

Again suppose the seventh day following, you have compounded to rebate at 8 per Centum simple interest, being to receive the Money present, and are to Post the Parcels of Rebate, which suppose to stand on the other side in the fourth Page of the Journal, and then finding by the Alphabet or Kalender, that these Leidger Accounts stand in such Folio's as are here expressed, viz. in Folio 4, 6, 7, 9, 5. these Mens Accounts must be Posted as is here shewed; but in the Account of Stock, the Debitor, or Creditor Parcel, or both, may be Posted brief or long, as you best approve.

1

The 7th January, (1651.)

(4 pag.)

Dr Stock for the Sum of viij^l. xvj^s. jx^d. and is for several sums allowed the Creditors following in Rebate, the rest payable, Contenti.

Cr John Speed for the sum of j. xix. ijd. and is for three Months rebate of jcl. allowed him being not due till the seventh of April, and is now payable at demand

119 02

Cr Thomas Jenkins for five Months rebate of Ll.

112 03

Cr Thomas Brooker for four Months rebate of xLl.

100 09

Cr William Law for six Months rebate of jCx^l.

404 07

816 09

08 16 09

Leidger to the Journal Parcels.

<p><i>This form of ruling a Leidger I esteem the best, because the same points direct for Ruling both sides, and you may begin at which end you please of a Book so Ruled; but because this form takes up much room, and the Columns relating to the Page of the Journal, are thought superfluous (especially in these small Accounts) and the day of the Month expressed in the Leidger is a sufficient Directory to find the Page of the Journal, therefore in such cases, the form of ruling used in the second, third, and fourth Questions, is very approveable.</i></p>									
Years of the Lord.	Page of the Journal.	Months of the Year.	Days of the Month.					Page of the Leidger where Creditor.	
Fol. (4) 1651.	3	January.	2	<p><i>John Speed Debitor.</i></p> <p>To Stock owing by him due the 7th April ————</p>				5	l. 100 s. 00 d. 00
(6) 1651.	3	January.	2	<p><i>Thomas Jenkins Dr.</i></p> <p>To Stock owing by him due the 7th of June following ————</p>				5	50 00 00
(7) 1651.	3	January.	2	<p><i>Thomas Brooker Dr.</i></p> <p>To Stock owing by him due the 7th May next ————</p>				5	40 00 00
(9) 1651.	3	January.	2	<p><i>William Law Dr.</i></p> <p>To Stock owing by him due the 7th of July next ————</p>				5	110 00 00
(5) 1651.	4	January.	7	<p><i>Stock (posted brief) Dr.</i></p> <p>To John Speed, &c. allowed on rebate, as in Cr. Fol. 4, 6, 7, 9, ————</p>					08 16 09
(5) 1651.	4	January. Ditto	7	<p><i>Stock (otherwise) at large Dr.</i></p> <p>To John Speed for three Months rebate of jC¹ allowed him ————</p> <p>To Thomas Jenkins for 5 Months rebate of L¹ ————</p> <p>To Thomas Brooker for 4 Months rebate of xL¹ ————</p> <p>To William Law for six Months rebate of jC x¹ ————</p>				4 6 7 9	01 19 02 01 12 03 01 00 09 04 04 07

Leidger of the Journal Parcels.

Year.	Page Journal.	Months.	Days.	Particulars	Page of the Leidger where Debitor.	l.	s.	d.	
									(4)
1651.	4	January.	7	Per Contra John Speed Creditor By Stock for Three Months rebate of jcl	5	1	19	02	
1651.	4	January.	7	Thomas Jenkins per Contra Cr. By Stock for Five Months rebate of L	5	1	12	03	(6)
1651.	4	January.	7	Thomas Brooker Cr. By Stock for Four Months rebate of xL	5	1	00	09	(7)
1651.	4	January.	7	Per Contra Cr. By Stock for Six Months rebate of jcl	5	4	04	07	(9)
1651.	3	January.	28	Stock per contra Cr. By John Speed, & Co. owing as in their Accbunts in Dr. (Fol. 4, 6, 7,	9	300	00	00	(5)
1651.	3	January.	2	Stock at large Cr. By John Speed owing by him due the 7 th April	4	100	00	00	
		Ditto	13	By Thomas Jenkins owing by him due the 7 th June	6	50	00	00	
				By Thomas Brooker owing by him due the 7 th May	7	40	00	00	
				By William Law owing by him due the 7 th July	9	110	00	00	

Wast-Book of an Introductory Question.

A Wast-Question to enter Beginners.

The first Question following is otherwise stated in the second Question of this Introduction, where it is supposed that *Joseph Berkenhead* a Merchants Apprentice, taketh up and selleth part of these Goods, by his Masters order, who in the mean while is absent in the Country, at whose return he delivereth in the Account there stated, being there done without Journal parcels, or an Account of Cash.

The QUESTION.

A Merchant receiveth for his own Account out of the Ship *Jonas* several Goods, namely, 92 Butts of Provence Oyl, 16 Searns of Venice Soap, and 5 Hogsheads of Capers, which come consigned to him from his Factors abroad.

March
28

The twenty eighth of March, (1652.)

Imprimis, he taketh up of *James Wells* Salter the sum of j^c^1 imprest in part or in hand of eight Tun of Oyl more or less bargained for and sold the said *James Wells*, the Money being to clear the Custom and Charges of the said Oyls and other Goods

Ditto.

Item, he disburseth in Custom and Charges of Goods, the sum of x^c^j $jx^s\ iiijd$ as follows.

92 Butts of Oyl whereof two consumed in Leakage and Fillage in the Ships Hould, and 9 pass Custom-free for the allowance of Leakage, and 5 per Centum, the rest being 81 contented by weight of part allowing 18 per Centum tare, and 7 $\frac{1}{2}$ to a Gallon containing 43 $\frac{1}{2}$ Tun rated at 32 $\frac{1}{2}$ a Tun at 5 per Centum of *Ditto* value is

69 04 00

More disbursed in Literage, Cranage, Carmen, Porters, Wharf, and Cooperage, as per particulars

11 17 00

16 Searns of Venice Soap weighing at the Custom-house (tare of 9 double Searns at 28 $\frac{1}{2}$ a Searn, of the single at 14 $\frac{1}{2}$ a Searn, and the allowance of 5 per Centum abated) 36C neat rated at 3 $\frac{1}{2}$ per Centum

5 08 00

More paid Charges, Cranage, Literage, Porters, &c.

2 05 04

5 Hogsheads of Capers, weighing gross 19C 3q $\frac{1}{2}$ 14 $\frac{1}{2}$ abating $\frac{1}{2}$ of the whole weight for tare, and the allowance of 5 per Centum rests neat 13C 1q $\frac{1}{2}$ is futtle 148 $\frac{1}{2}$ rated at 6d a pound at 5 per Centum of *Ditto* value is

01 17 00

More disbursed in Charges, Cooperage, &c.

00 18 00

91 09 04

91 09 04

Ditto the Twenty ninth.

29

By Bills of Lading, as likewise per a note received from the Purser of the said Ship, the said Goods are to pay Freight Oyls 46 Tun at 4 $\frac{1}{2}$ a Tun

184 00 00

5 Hogsheads of Capers making 1 Tun at *ditto* rate is

4 00 00

16 Searns of Soap containing two Tun at 5 $\frac{1}{2}$ per Tun

10 00 00

198 00 00

198 00 00

The Thirtieth *Ditto*

30

Sold *James Salter* 16 Butts of Oyl all filled with Oyl at 226 Gallons a Tun sold him 8 Tun 12 $\frac{1}{2}$ Gallons at 226 Gallons a Tun sold him 8 Tun, whereof he hath cleared the Excise, and produceth j^c^1 $x^c^viii^s$ the odd Money jx^s being abated

298 00 00

Whereof he payeth j^c^1 in hand, and $x^c^viii^s$ more by assignation to the Captain of the Ship *Jonas* in part of his Freight.

West Book of an Introductory Question.

April the third, 1652.

April 3	Sold to James Blisset for ready Money two Candy Barrells of Oyl containing 34 Gallons, drawn out of a deficient Butt, at <i>ij^l. x^s. per Barrell</i>	1. s. d. 05 00 00
00	More sold him for ready Money 7 single Searns of Venetia white Soap, weight gross 17 C. 2q ^{rs} . 24. tare, 12. per Searn, rests neat, 16C. 3q ^{rs} . 24 ^l . at <i>ij^l. viii^s. per Centum</i>	40 14 03

l.	s.	d.
05	00	00
40	14	03
45	14	03

1.	3.	D.
45	14	03

The fifth *Ditto*,

Sold to James Blisset 9 double Seams of Venetia white Soap weighing as followeth.

	C.	qrs.	I.
1	2	2	17
2	2	2	18
3	2	2	20
4	2	2	20
5	2	2	22
6	2	2	20

	C.	qrs.	l.
7	— 02 —	02 —	17
8	— 02 —	02 —	16
9	02 —	02 —	10
brought hither	16 —	00 —	05
	24 —	00 —	02
	01 —	03 —	20

16—00—05 netto 22—00—10 Sold him at 21. x^s
the C. weight, abating the odd 5^d. rests *Lv^l. iij^s*
Whereof he payeth *v^l. iv^s* in hand, the rest to stand out 3 Months.

Whereof he payeth *v^l. i^{vs}*. in hand, the rest to stand out 3 Monthis.

55 04 00

Dirto the eleventh.

Sold to *John Speed* and Partners 50 Butts of Oyl qt as per Gage 6300 Gallons all filled up, and makes 26 Tun, 164 Gallons at ~~xxxviij~~. a Tun is ~~ixC~~. ~~Lxxxviij~~. ~~xiiij~~. ~~iiij~~. whereof they pay ~~Lxxxviij~~. ~~xiiij~~. ~~iiij~~. in hand, the rest payable at 3 and 3 Months, as per two Bills, or joint Obligations under their hands, the one for ~~iiijC~~. ~~L~~. payable the eleventh of *July*, the other for as much payable the eleventh of *October* following, or upon discount at simple Interest of 8 per Centum to pay at demand, Broker of this bargain *Elias Baker*

987	14	03
-----	----	----

Ditto the twelfth.

Paid Gauging of 90 Butts of Oyl (at 6^d a Butt) with Cooperage, Cellerage, Leaking pans, and Brokerage of 50 Butts fold *John Speed*, and partners at 1^d in the pound value as *per* particulars too large here to insert *xxv. viij.*

25 08 00

The twentieth *Ditto*.

Sold to James Blisset Merchant and Salter of London 20 Butts of Oyl
qt as per Gage 10 Tun 150 Gallons with 4 empty Butts consumed in the
Cellar in Leakage and Fillage, only a small remnant in one of them allowed
him for Fillage, (all into the bargain), sold him at xxxviij. Tun,
produceth, abating *iiij*. *iijs*. odd Money *iiij*.C. *iiij*. —

404	00	00
-----	----	----

Wherefore he payeth *iiijl* in hand, the rest payable as *per* two Obligations, the one for *ijcl* due the 20 June next, the other for as much due the 8 September following, or upon discount at 8 per Centum simple Interest, to pay at demand.

Arm the Account upon this supposition, that the accounts of the costs of these Goods abroad are not as yet come home.

Journal of the Introductory Question.

The Journal.

Journal parcels to the former *Wast-Question*.

The xxvijth March, (1652.)

I	Dr	Cash or Money—	for the sum of <i>j^c</i> . and is for so much received of			
I	Cr	James Wells Salter	him impressor in hand, in part of a bargain of Oyl	100	00	00
			sold him, and the rate agreed for, and is—			

Ditto.

I	Dr	Provence Oyls for the sum of <i>Lxxxj^l. j^s</i> . and is for so much disbursed				
		in Custom and Charges, namely,				
		Paid custom of 90 Butts of Oyl containing 43 ^l .	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>l.</i>
		Tuns, all allowances abated at <i>j^l. xij^s. per Tun</i> , is—	69	04	00	
		More disbursed in Lighterage, Cranage, Carmen,				
		Porters, Wharf and Cooperage, as <i>per</i> particulars—	11	17	00	
			81	21	00	81 01 00

I	Dr	Venice Soap for the sum of <i>vij^l. xij^s. iij^d</i> . and is for so				
		much paid Custom and Charges of 16 Searns—	07	13	04	

2	Dr	Capers for the sum of <i>j^l. xv^s</i> . and is for so much paid	02	15	00	
		out in custom and charges of 5 hogs-heads, as <i>per Wast-book</i>				
I	Cr	Cash for the particulars paid out as above—	91	09	04	91 09 04

The xxixth *Ditto*.

I	Dr	Provence Oyls for the sum of <i>j^c. Lxxxiiij^l</i> . and is for	184	00	00	
		Freight of 46 Tun as <i>per</i> Bill of Lading, at <i>iiij^l. a Tun</i> —				
2	Dr	Capers for <i>iiij^l</i> . and is for Freight of 5 h ^l h ^l laden for a	04	00	00	
		Tun at <i>Ditto</i> rate—				

I	Dr	Venice Soap for the sum of <i>x^l</i> . and is for Freight of 16	10	00	00	
		Searns laden home for 2 Tun at <i>vi^l. per Tun</i> —				

2	Cr	Ship <i>Jonas</i> (or owners of <i>Ditto</i> Ship) for the sum of <i>j^c</i> .	198	00	00	198 00 00
		<i>xviiij^l</i> . and is for the particulars of Freight due as above—				

The xxxth. of March.

I	Dr	James Wells	for the sum of <i>j^c. xviiij^l</i> . and is for 16 Butts contain-			
		Provence Oyls	ing as <i>per</i> Gage 8 Tun, 123 Gallons, at 236 Gallons			
I	Cr	a Tun sold him at <i>xxxv^l. a Tun</i> , he having cleared the excise, and	298	00	00	
		produceth <i>iiij^s. jx^d</i> . more which is abated—				

Ditto

I	Dr	Cash for the sum of <i>j^c</i> . and is for so much received from	<i>l.</i>	<i>s.</i>	<i>d.</i>	
		<i>Jam. Wells</i> in part of 16 Butts of Oyl this day sold him—	100	00	00	
2	Dr	Ship <i>Jonas</i> for the sum of <i>xviiij^l</i> . and is for so much				
		paid the Captain of the said Ship in part of his Freight	98	00	00	
		by <i>James Wells Salter</i> <i>per</i> assignation—				
I	Cr	James Wells for the sum of <i>j^c. xviiij^l</i> . and is for so much	198	00	00	198 00 00
		paid in, and made good by him in full of 16 Butts of				
		Oyl sold him as above—				

Journal of the Introductory Question.

		April the third, 1652.		l. s. d.		l. s. d.		
1	Dr	Cash for the sum of <i>xlv^l xiiij^s iij^d</i> . and is for so much received of James Blisset for goods sold him, as follows.						
1	Cr	Provence Oyls for <i>v^l</i> . and is for 2 Candy Barrels drawn out of a deficient Butt sold him at 50 ^s . per Barrel				05	00 00	
1	Cr	Venice Soap for the sum of <i>xlv^l xiv^s iij^d</i> . and is for 7 single Searns sold him weight gross 17 C. 29 ^s . 24 ^d . tare 12 ^l per Searn, rests neat 16C. 39. 24 ^d . at <i>ij^l. viij^s per C^t</i> .				40	14 03	
						45	14 03	
The fifth Ditto.								
2	Dr	James Blisset } for the sum of <i>L^l. iv^s</i> . and is for 9 double Searns sold him						
1	Cr	Venice Soap } weighing neat as per Wast-Book 22C. 09 ^s . 10 ^l at <i>ij^l. x^s per Centum</i> , abating <i>v^d</i> . rests as above						55 04 00
Ditto.								
1	Dr	Cash ——— } for the sum of <i>v^l. iv^s</i> . and is for so much received from						
2	Cr	James Blisset } him in part of 9 Searns of Soap sold him, the rest as per agreement, being to stand out three Months						05 04 00
The eleventh Ditto.								
2	Dr	John Speed and Partners } for the sum of <i>ixC. Lxxxvij^l. xiv^s iij^d</i> . and						
1	Cr	Provence Oyl ——— } is for 50 Butts, containing as per Gage, 6300 Gallons all filled up, and makes 26 Tun 164 Gallons, at <i>xxxvij^l. a Tun</i> , is						987 14 03
To pay <i>Lxxxvij^l. xiv^s iij^d</i> . in hand and the rest at 3 and 3 Months, as per 2 bills or joynt obligations under their hands, the one for <i>ivC^l</i> . payable the eleventh of July, the other for as much payable the eleventh of October following, or upon discount at 8 per Centum simple interest to pay at demand, Broker of this sale, Elias Baker.								
Ditto.								
1	Dr	Cash ——— } for the sum of <i>Lxxxvij^l. xiv^s iij^d</i> . and is for						
2	Cr	John Speed and Partners } so much received from them in part of 50 Butts of Oyl this day sold them						87 14 03
The twelfth Ditto.								
1	Dr	Provence Oyls } for the sum of <i>xxv^l. viij^s</i> . and is for so much paid Gau-						
1	Cr	Cash ——— } ging of 90 Butts with Cooperage, Cellarige, Leaking-pans, and Brokerage of 50 Butts sold yesterday, and is						25 08 00
The twentieth Ditto.								
2	Dr	James Blisset — } for the sum of <i>ivC. iij^l</i> . and is for 20 Butts q ^t as per						
1	Cr	Oyls of Provence } Gage 10 Tun 150 Gallons (with 4 empty Butts consumed in the Cellar in Leakage and Fillage, only a small remnant in one of them allowed him for Fillage, all into the bargain) sold him at <i>xxxvij^l. a Tun</i> , abating <i>ij^s. ij^d</i> . odd Money rests as above						404 00 00
Ditto.								
1	Dr	Cash ——— } for the sum of <i>iv^l</i> . and is for so much received from						
2	Cr	James Blisset } him in part of the Oyls sold as above						04 00 00
The rest payable as per two obligations under his hand the one for <i>ivC^l</i> . due the twentieth of June next, the other for as much due the sixth of September following, or upon rebate at 8 per Centum, simple Interest to pay at demand.								
The Balance follows.								
C 2								

Leidger of the Introductory Question.

The Balance.										l. s. d.		
To Balance the former Account Post												
Dr	Balance for the sum of <i>1M. vC. Lxxxij^l. x^s. ijd.</i>						l.	s.	d.			
Cr	Cash for the Balance of that account still rem. in Chest.			225			15	02				
Cr	Capers of <i>Tholoon</i> for the Balance disbursed in Charges—			06			15	00				
Cr	<i>James Blisset</i> for the Balance still owing by him—			450			00	00				
Cr	<i>J. Speed</i> and Partners for the Balance still owing by them			900			00	00				
							1582	10	02	1582	10	02
<hr/>												
Dr	<i>Provence</i> Oyls for the neat proceed of 90 Buts—			1404			05	03				
Dr	<i>Venetia</i> Soap for the neat proceed of 16 Searns—			78			04	11				
Dr	Ship <i>Jonas</i> still due to the said Ship for Freight—			100			00	00				
Cr	Balance for the particulars above due to the Merchant for the Produce of Goods sold, and owing by him for Freight—			1582			10	02	1582	10	02	
<hr/>												
Leidger.												
Cash or Money										Dr.		
1652	1	March	28	To <i>James Wells</i> Salter borrowed upon a bargain of Oyl sold			1	100	00	00		
	—	Ditto	30	To the said received from him the complement of <i>Ditto</i> Bargain—				100	00	00		
	2	April	03	To <i>Provence</i> Oyls received of <i>James Blisset</i> for two Barrels sold him—				05	00	00		
	—	Ditto	—	To <i>Venetia</i> Soap received of <i>Ditto</i> for seven Searns sold him—				40	14	03		
	—	Ditto	05	To <i>James Blisset</i> received in part of nine Searns of Soap sold			2	05	04	00		
	—	Ditto	11	To <i>J. Speed</i> and Partners received in part of Oyls sold them—				87	14	03		
	2	Ditto	20	To <i>James Blisset</i> received in part of Oyls sold him—				04	00	00		
								342	12	06		
<hr/>												
1652	1	March	30	To <i>Provence</i> Oyls for 16 Buts sold him producing—			1	298	00	00		
<hr/>												
Provence Oyls										Dr.		
1652	1	March	28	To Cash paid Custom and Charges of 90 Buts—			1	81	01	00		
	—	Ditto	29	To Ship <i>Jonas</i> for Freight of forty six Tun, at <i>ivl.</i> a Tun.			2	184	00	00		
	2	April	12	To Cash paid Gauging, Cooperage, Cellaridge, Brokerage, and Leaking pans—			1	25	08	00		
		R.		To Balance for the neat proceed born to that account folio			2	1404	05	03		
								1694	14	03		
<hr/>												
Soap of Venetia										Dr.		
1652	1	March	28	To Money paid Custom and Charges of 16 Searns—			1	07	13	04		
	—	Ditto	29	To ship <i>Jonas</i> for Freight laden for 2 Tun, at <i>5l.</i> per Tun—			2	10	00	00		
		R.		To Balance for the neat proceed carried thither—				78	04	11		
								95	18	03		

53

				L. S. D.		
Leidger.						
1652	I	March	28	By <i>Provence</i> Oyles, paid Custom and Charges of 90 Buts.	I	81 01 00
	—	<i>Ditto</i>	—	By Soap of <i>Venetia</i> , paid custom and charges of 16 Searns	—	07 13 04
	—	—	—	By Capers, paid Custom and Charges, of 5 h' h' —	2	02 15 00
	2	April	11	By <i>Provence</i> Oyls, paid Gauging, Cellarage, Cooperage, &c.	I	25 08 00
	—	<i>R.</i>	—	By Balance born to Folio —	2	225 15 02
						342 12 06
James Wells.						
1652	I	March	28	By Cash received imprest for a bargain of Oyl sold him—	I	100 00 00
	—	<i>Ditto</i>	30	By the said received from him in full of Oyls sold—	—	100 00 00
	—	—	—	By ship <i>Jonas</i> payable by him to the Capt. in part of freight	2	98 00 00
						298 00 00
Provence Oyls.						
1652	I	March	30	By <i>James Wells</i> Salter for 16 Buts sold him for the value of	I	298 00 00
	2	April	03	By Cash received for two Candybarrels sold <i>Jam. Blisset</i>	—	05 00 00
	—	<i>Ditto</i>	11	By <i>J. Speed & partners</i> for 50 Buts sold them to pay as per	—	—
	—	<i>Ditto</i>	20	Journal —	2	987 14 03
	—	—	—	By <i>James Blisset</i> for — 20 Buts sold him —	—	404 00 00
				4 Buts consumed in		—
				Leakage and fillage. 90 Buts		1694 14 03
Soap of Venetia.						
1652	2	April	03	By Cash received for 7 Searns sold <i>James Blisset</i> —	I	40 14 03
	—	<i>Ditto</i>	05	By <i>James Blisset</i> for 9 Searns sold him to pay as per Jour.	2	55 04 00
				16 Searns sold for —		95 18 03

(2)

Ledger of the Introductory Question.

				l. s. d.		
1652	1	March	28	Capers of Tholoon. Dr.		
		Ditto	29	To Cash paid Custom and Charges ————	1	02 15 00
				To Ship Jonas for Freight laden for 1 Tun ————	2	04 00 00
						06 15 00
1652	1	March	30	Ship Jonas Dr.		
		R		To Ja. Wells Salter, paid the Capt. by ditto in part of freight ————	1	098 00 00
				To Balance due to the said Ship born to Folio ————	2	100 00 00
						198 00 00
1652	2	April	05	James Blisset Dr.		
		Ditto	20	To Venice Soap for 9 Searns sold him upon 3 Months time ————	1	055 04 00
				To Provence Oyls for 20 Buts sold him to pay as per Journal ————		404 00 00
						459 04 00
1652	2	April	11	John Speed and Partners Dr.		
				To Provence Oyls for 50 Buts sold them to pay as per Journal ————		987 14 05
				Balance of these Accompts. Dr.		
	R			To Cash for the Balance in Chest brought hither ————	1	225 15 02
	R			To Capers of Tholoon owing by ditto commodity for charg. ————	2	006 15 00
	R			To James Blisset owing by him by conclude of his accompt ————		450 00 00
	R			To John Speed and Partners owing by them ————		900 00 00
						1582 50 02

Leidger of the Introductory Question.

				<i>Per Contra.</i>	Cr.	L.	S.	D.
	R			By Balance born to that account Folio ————	2	06	15	00
<hr/>								
1652	I	March	29	<i>Ship Jonas</i>	Cr.			
		Ditto		By Provence Oyl for Freight of 46 Tun at 4 ^l per Tun ————	I	184	00	00
				By Venice Soap for Freight of 2 Tun at 5 ^l . per Tun ————	I	10	00	00
				By Capers of Tholoan for Freight of 1 Tun ————	2	04	00	00
						198	00	00
<hr/>								
1652	2	April	05 20	<i>James Blisset</i>	Cr.			
		Ditto	R	By Money received from him in part of Soap ————	I	05	04	00
				By the said received in part of Oyls sold him ————		04	00	00
				By Balance owing by him born to that account Folio ————	2	450	00	00
						459	04	00
<hr/>								
1652	2	April	II	<i>Per Contra.</i>	Cr.			
			R	By Cash received in part of the Bargain of Oyl ————	I	87	14	03
				By Balance owing by them payable at 2, 3 Months ————	2	900	00	00
						987	14	03
<hr/>								
	R			<i>Balance per Contra.</i>	Cr.			
	R			By Provence Oyals for the neat proceed of 90 Butts ————	I	1404	05	03
	R			By Venetia Soap for the neat proceed of 16 Searns sold off ————		78	04	11
	R			By Ship Jonas still due to the said Ship for Freight ————	2	100	00	00
						1582	10	02
<hr/>								
The Creditor side of this account of Balance shews that there is to be made good to the Merchant for the neat proceed of goods sold, jM. iijC. Lxxxij ^l . x ^s . ij ^d . and jCl. still owing and payable by him for Freight; and now the Debitor side shews where this is to be had, namely, ijC. xxvj. xv ^s . ij ^d . in ready Money, and jM. iijC. L. in debts standing out nor yet received, and the rest the Capers owe for charges on 5 h' h' being all yet unfold.								

Year	Month	Day	Time	Location	Remarks
1957	April	11	11:00	Ship Bay	Arrived from ...
1957	April	12	11:00	Ship Bay	Departed for ...
1957	April	13	11:00	Ship Bay	Arrived from ...
1957	April	14	11:00	Ship Bay	Departed for ...
1957	April	15	11:00	Ship Bay	Arrived from ...
1957	April	16	11:00	Ship Bay	Departed for ...
1957	April	17	11:00	Ship Bay	Arrived from ...
1957	April	18	11:00	Ship Bay	Departed for ...
1957	April	19	11:00	Ship Bay	Arrived from ...
1957	April	20	11:00	Ship Bay	Departed for ...
1957	April	21	11:00	Ship Bay	Arrived from ...
1957	April	22	11:00	Ship Bay	Departed for ...
1957	April	23	11:00	Ship Bay	Arrived from ...
1957	April	24	11:00	Ship Bay	Departed for ...
1957	April	25	11:00	Ship Bay	Arrived from ...
1957	April	26	11:00	Ship Bay	Departed for ...
1957	April	27	11:00	Ship Bay	Arrived from ...
1957	April	28	11:00	Ship Bay	Departed for ...
1957	April	29	11:00	Ship Bay	Arrived from ...
1957	April	30	11:00	Ship Bay	Departed for ...

TWO SEVERAL WAYS.

A Factors Account of Goods bought and sold,

Anno,	Copy of an Account received from Abraham Bateman at Tarmouth.		l.	s.	d.
1651.	White Summer Herrings full packed for account of Mr. Charles Dethick				
Aug.	Merchant of London.				
12	To Cash paid for 17 last at ix ^l . per last bought of Walter Smith	Dr.	153	00	00
	To the said paid for 9 last bought of Hugh Corney at viij ^l . xvjs. per last		79	00	00
	To the said disbursed in Boat-hire, Expences, Cooperage, and Petties		01	03	00
	To the said for my Provisions at 1 ¹ / ₂ per Centum		03	09	06
R	To Balance changed into Dollars to carry in the Ship with me and makes at iij ^s . vjd. a Dollar		03	07	06
			240	00	00
Sept.	Copy of an Account received from him at Alicant that came by way of Valentia.				
	Lead 230 Piggs for Charles Dethicks Account				
17	To Ship Jonas made good for Freight of 160 Piggs here sold	Dr.	60	00	00
	To cash paid custom and sife of the Lead here sold at 4 ¹ / ₂ per Cent. of the value		82	01	03
	To the said disbursed in petty Charges, Boat hire, &c.		03	11	08
	To the said for my Provisions at 1 ¹ / ₂ per Centum of the value sold		27	07	02
R	To Charles Dethick his Account current for the neat proceed		1651	00	00
			1824	00	00
	Herrings 26 Last of 224 Barrels for the said Account				
	To Cash paid Freight of 18 Last at 2 ¹ / ₂ per Last	Dr.	90	00	00
	To the said paid Custom pro rata of two hundred and sixteen Barrels sold		38	00	00
	To the said for my Provisions of 2946 at 1 ¹ / ₂ per Centum		14	03	09
R	To Account current for the neat proceed of 216 Barrels here sold		799	10	03
			946	00	00
	Barrillia for Account of Charles Dethick				
	To Cash paid for 420 Searns weight 506 Cargo's netto at 24 ¹ / ₂ per Cargo	Dr.	2150	10	00
	To the said paid Charges, Boat hire, Labourers, and 140 Searns to double cate some of the rest with Package and Weighing		15	05	03
	To Cash paid Custom pro rata there established		96	06	00
	To the said for my Provisions of 22150 at 1 ¹ / ₂ per Centum		32	05	00
			2294	06	03
Sept.	Mr. Charles Dethick his Account current				
R	To Barrillia for the first costs and charges of 420 Searns	Dr.	2294	06	03
R	To Balance changed into Dollars to carry along in the Ship at several pieces and made		170	00	00
	This Account sent home by way of Valentia		2464	06	03

With the Principals Account Currant.

		Herrings per contra	Creditor.	l.	s.	d.
	By money for so much drawn or taken up here per Bill of Exchange	—	—	240	00	00
<hr/>						
	Lead for the said Account		Cr.	2	S.	D.
	By Money received for 160 piggs weight 152 Cargos at 24 ^l the roove 10 rooves a Cargo	—	—	2	1824	00 00
R	By Lead remaining	—	—			
	<div> <div>70 piggs carried in the Ship</div> <div>230 piggs</div> </div>					
<hr/>						
	Herrings for the said Account		Cr.			
	By Money received for 112 Barrels at 2 4 ^l per Barrel	—	—	2	504	00 00
	By the said received for 104 Barrels at 2 4 ^l per Barrel	—	—	2	442	00 00
R	By	—	—		946	00 00
	<div>96 Barrels remaining unfold</div> <div>312</div>					
<hr/>						
	Barillia		Cr.			
R	Born to the Account currant the full costs and charges being	—	—	2	2294	06 03
<hr/>						
	Mr. Charles Dethick his Account currant		Cr.			
R	By Balance brought from Tarmouth	—	—	2	13	10 00
R	By Lead for the neat proceed of 160 piggs here sold	—	—	2	1651	00 00
R	By Herrings for the neat proceed of 216 Barrels here sold	—	—	2	799	16 03
	Here 12 Deniers make 1 Sol and 20 Sols 1 Liver worth 5 shillings sterling	—	—	2	2464	06 03

A Factors Account of Goods sold,

Venetia		Lead	70 Piggs.	Dr.		
		To Money paid Freight of 10 Tun at 7 Piggs to the Tun a £ 20 per Tun			200	00
		To the said paid Lighterage, Landing, Porters, Custom, Cottimo, Magazeen			119	07
		To the said for my Provisions at $1\frac{1}{2}$ per Centum			20	07
R		To Account currant for the neat proceed of 40 Piggs here sold			1014	10
					1354	00
		White Herrings 8 Last or 96 Barrels.				
		To Ship <i>Jonas</i> made good for Freight and Primage at £ 13 per Last		Dr.	104	00
		To money paid custom, Cottimo, boat-hire, officers fees, ware-house, brokerage			56	00
		To be deducted for a loss of 2 per Centum on the Bank Money to receive it out of Bank in Dollers			18	10
		To be deducted from my Provisions of Sale $1\frac{1}{2}$ per Centum			13	09
R		To Account currant for the neat proceed			729	19
					921	14
		Barrillia 420 Searns				
		To Cash paid Freight at £ 1 per Searn		Dr.	420	00
		To the said paid Custom, Cottimo, Barcage, Lazaretto, Brokerage, &c.			466	08
		To the said for my Provision at $1\frac{1}{2}$ per Centum			84	07
R		To Account currant for the neat proceed			4650	00
					5620	15
		White Soap Venetia.				
		To Barrillia for 9 double Searns of Soap weighing neat 23 Kintals received in barter of 20 Searns of Barrillia the value bartered is		Dr.	1792	00
		To Cash paid for 7 single Searns weighing neat 18 Kintals at £ 78 the Kintal is		Livers	1404	00
		To the said paid Custom, Boat-hire, and Fachines			152	18
		To Provisions at $1\frac{1}{2}$ per Centum			47	18
		And makes in £ of $\frac{1}{4}$ or Dollers £ 8—16 $\frac{1}{2}$ } £ 386			3396	16
		per Doller			547	20
		November the Ninth at Venetia.				
		Mr. Charles Dethick his Account currant		Dr.		
		To White Soap for the costs and charges of 16 Searns			386	00
		To Cash lent the Jewish Merchants on Bottomree to lade Corn at Ancona bound for Genoa there to be repayed at 12 per Centum advance the Refigoborn			4000	00
R		To Balance remaining in my hands			308	00
					4694	00

With the Principals Account Currant.

		<i>Lead per contra</i>		<i>Creditor.</i>			
R	By money received for	4	piggs weighing groſs 1240 ^l at £ 10 per Kintal—	£	124	00	
	By the ſaid received for	36	piggs weighing 12 M ^a 70 ^l at £ 102 per M ^a —	£	1230	00	
	By	30	piggs left in the hands of <i>Walter Wolfe</i>	£	1354	00	
		70	piggs				
<hr/>							
		<i>Herrings per contra</i>		<i>Cr.</i>			
	By <i>Paul Venier</i> for 96 Barrels ſold him at £ 8 <i>di Banco</i> per Barrel wrote in to my credit			£	768	00	
	Aggio of the ſaid ſum to make Bank money currant at £ 20 per Centum—			£	153	14	
					921	14	
<hr/>							
		<i>Barrillia</i>		<i>Cr.</i>			
	By White Soap <i>Venetia</i> for	20	Searns of Barrillia neat	Livers.	Sols		
	Balance weight 64 Kintals		bartered away for 9 Searns				
	of White Soap of a good		fort the value at 2 28 is—	2	1792	00	
	By Money received for—	200	Searns weight neat 636 C.				
	at 2 27 per Kintal—			2	17172	00	
	By the ſaid received for	200	Searns weight neat 63536 ^l .				
	at 2 25 per Kintal—			2	15884	00	
		420	Searns ſold for—	2	34848	00	
					5620	gr.	15
<hr/>							
		<i>White Soap per contra</i>		<i>Cr.</i>			
R	By <i>Charles Dethick</i> his Account currant for the full coſts and charges of 16 Searns there made me good—		£ 386	£	547	10	
<hr/>							
		<i>Per contra the ſaid Account Currant.</i>		<i>Cr.</i>			
R	By Balance brought from <i>Alicant</i> —			£		189	00
R	By Lead for the neat proceed of 40 piggs ſold at <i>Venetia</i> —			£	1014	10	
R	By White Herrings for the neat proceed of 8 laſt there ſold—			£	729	19	
R	By Barrillia for the neat proceed of 420 Searns ſold—			£	4650	00	
				£	6395	05	
	Here 24 gr. or groſs makes a Duccat and					4505	00
	Livers 6—4 Sols is a Duccat and Livers 8 16 Sols a Doller or 2					4694	00
	of 1 and 20 Sols a Liver the £ or Duccat worth <i>iijs. ijd.</i> Sterling						
	and the £ or Doller <i>iijs. vjd.</i>						

A Factors Account of Goods sold,

Oyls of Provence 92 Butts.		Dr.			
		Florins, Sols			
To Money paid for 230 Milroes at Florines 28 per Milroe	_____	6440 00			
To the said paid for 400 Milroes at Florines 29 is	_____	11600 00			
To the said paid for Cask, Hoops, Pipestaves, Clapboards, for Heading Twiggs, Flaggs, Cooperage, Drink-silver to the Mariners, Boat-hire, Expences, &c.	_____	965 02			
To the said paid Custom, Officers fees, &c.	_____	524 00			
To the said paid Brokerage at 1 per Centum	_____	180 04			
To the said for Provisions at 1½ per Centum of the value bought	_____	270 06			
		19980 00	4440	00	00
Capers of Tholoon		Dr.			
To Cash paid for 5 h'h Weight 7 Cargo's 1 Kintal Mangia weight at Florins 90 per Cargo is	_____	660 00			
To the said paid for Cask, Custom, Boat-hire, Cooperage, Bro- kerage, and Drink-silver	_____	149 02			
To the said for my Provisions at 1½ per Centum	_____	09 10			
		819 00	182	00	00
At Tholoon 17 February, 1651.					
Charles Dethick, his Account currant		Dr.			
			Dollers.		
To Oyls of Provence for 92 Butts cost with all charges	_____	24 24	4440	00	00
To Capers of Tholoon for 5 h'h cost with all charges	_____	24 24	182	00	00
To Balance due by conclude of this Account	_____	24 24	166	00	00
			4788	00	00
Copy of the Account of the Sales of the returns delivered in by Joseph Berkenhead to his Master, the Wast-Book whereof is laid down in the first Question of this Treatise.					
1652. March 30	James Wells Salter of London	Dr.	I.	s.	D.
	To Provence Oyls for 16 Butts q ^r as per Gage 8. Tun 123 Gallons sold him at xxxv ^d a Tun abating the odd Money rests	_____	298	00	00
1652. March 28 28 29 Apr. 12. R	Provence Oyls 190 Butts for Account of Charles Dethick	Dr.			
	To Money paid Custom as per Wast Book	_____	69	04	00
	To the said paid Lighterage, Cranage, and Charges	_____	11	17	00
	To Ship Jonas for Freight home of 46 Tun at 4 ^d per Tun	_____	184	00	00
	To Money paid Guaging, Cooperage, Cellarige, Rokerige, Leaking-pans	_____	25	08	00
	To Account currant for the neat proceed of 86 Butts sold	_____	1404	05	03
			1694	14	03

With the Principals Account Currant.

[illegible]

A Factors Account of Goods sold,

1652	Soap of Venetia for account of Charles Detbick	Dr.	l.	s.	d.
March,					
28	To Money paid Custom and Charges of 16 Searns		07	13	04
29	To Ship Jonas due for freight laden for two Tun at v ^l per Tun		10	00	00
R	To Account currant for the neat proceed		78	04	11
			95	18	03
1652.	Capers of Tholoan for the said account	Dr.			
March,					
28	To Cash paid Custom and Charges of 5 Hogs-heads		02	15	00
29	To Ship Jonas for Freight		04	00	00
			06	15	00
1652.	Owners of Ship Jonas.	Dr.			
March,					
30	To James Wells Salter receivable from him by assignment in part of Freight		98	00	00
R	To Balance due to the said Ship born to the Account currant		100	00	00
			198	00	00
1652.	James Blisset	Dr.			
April,					
5	To Venice Soap for 9 Searns sold him upon three Months time		55	04	00
20	To Provence Oyls for 20 Butts sold him to pay ⁱⁱⁱ / ₄ in hand and the rest at } two payments, as appears at large by specialty		404	00	00
			459	04	00
1652.	John Speed and Partners	Dr.			
April,					
11	To Provence Oyls for 30 Butts sold them to pay part in hand, and ^{ix} / ₁₆ in } halves at 2, 3 Months time, or to discount		987	14	03
	The Account currant for my Master Mr. Charles Detbick Merchant of London.	Dr.			
R	To Capers of Tholoan for disbursements and charges on 5 h ^h		06	15	00
R	To James Blisset owing by him for Goods sold, for the which the Goods have credit, and is here wrote back		450	00	00
R	To John Speed and Partners owing by them for Goods sold here wrote back		900	00	00
R	To Balance due to my Master upon this account which is in my hands in } ready Money at his disposal		225	15	02
			1582	10	02

With the Principals Account Currant.

		Venice Soap	Creditor.	l.	s.	d.
1652.	April,					
	3	By Money received for 7 Searns neat 16C 3qr. 24l sold James Blisset for		40	14	03
	5	By James Blisset for 9 Searns neat 22-0-10 sold him upon time		55	04	00
				95	18	03
<hr/>						
		Capers per Contra	Cr.			
R		By Balance for the Charges born to my Masters Account currant		06	15	00
<hr/>						
1649.	Octob.	Per contra Ship Jonas	Cr.			
	29	By Province Oyls for Freight of 46 Tun, at 4 ^l . per Tun		184	00	00
		By Venice Soap for Freight of two Tun at v ^l .		10	00	00
		By Capers for Freight of 5 h ^h laden aboard for one Tun		04	00	00
				198	00	00
<hr/>						
1652.	April,	James Blisset	Cr.			
	5	By Money received from him in part of Soap		05	05	00
	20	By the said received in part of Oyls sold him		04	00	00
R		By Balance still owing by him born to my Masters Account currant		450	00	00
				459	04	00
<hr/>						
1652.	April,	Per contra John Speed and Partners.	Cr.			
	11	By Money received from them in part of Oyls sold		87	14	03
R		By Balance owing by them born to the Account currant		900	00	00
				987	14	03
<hr/>						
		Charles Derbick his Account currant	Cr.			
R		By Province Oyls for the neat proceed of 90 Butts sold		1404	05	03
R		By Venice Soap for the neat proceed of 16 Searns sold		78	04	11
R		By Ship Jonas still due to the Owners for Freight, which I here write back to my Masters credit in regard the Goods are charged, and the Debts still payable		100	00	00
				1582	10	02

The Question as it concerns the Principle.

The Ship *Jonas* being in the *Thames*, bound out to *Tarmouth* with Goods, and there to fill
The Question propounded is thus :

up with Herrings for a Trading Voyage to the *Straights*, a Merchant of *London* *Charles Dethick* sends an adventure with *Abraham Bateman* his Kinsman, being Purser, or Sopracargo of the said Ship, who hath order to sell the said adventure, and to furnish returns with the produce, and is to be allowed 1 $\frac{1}{2}$ per Centum Factorage, or Provisions of all the Goods by him bought or sold.

Anno.
1651.
Aug.
x
th
12

And first the said Merchant lades aboard the said Ship 230 piggs of Lead cost here with all Charges *iiijC Lxxx^l*. Item, the said Sopracargo draws on his Principal *ijC xl^l*. wherewith he buyeth Herrings: Part of these Goods are sold at *Alicant*, and the produce invested into *Barrillia*, which, together with the Goods left, were all sold and disposed of at *Venetia*, and part of the produce lent out on Bottomree, and returns furnished in *Venetia* Soap, *Provence* Oyls and Capers, as more amply appears by the Accounts sent home by the Sopracargo, the Ship after her arrival at *Genoa* taking in a Stock to lade Oyls home from *Tholon*.

At the arrival of the returns the Merchant or Adventurer being in the Country, enor- dereth his Servant *Joseph Berkinhead* to take up the said Goods, and make Sale thereof, who rendreth his Master the precedent Account of what he had done therein.

Finally, annexing certain Receipts and Payments made by the Merchant Adventurer himself as they are expressed on the next Page following, it is desired to draw up an Account of Stock or Cargazoon apart by it self to see what was gained or lost by the said Adventure.

Charles Dethick in his Account of Stock or Cargazoon		Dr.	l.	s.	d.
To Lead for 230 piggs shipt off in the Ship <i>Jonas</i> cost with all charges	_____		480	00	00
To Cash for so much drawn by <i>Abraham Bateman</i> to buy Herrings	_____		240	00	00
To the said paid Insurance of <i>iiijC Lxxx^l</i> adventure in Lead	_____		33	12	00
To the said paid Insurance of <i>ijC xx^l</i> upon Herrings at 7 per Centum	_____		16	08	00
To the said paid Portage and Post of Letters	_____		00	12	60
To Owners of Ship <i>Jonas</i> still due for Freight of Goods	_____		100	00	00
To Profit and Loss for the Balance being the entire gains of the whole adventure, and the answer of the Question propounded.	_____		964	00	00
			1833	12	00

These entrances may be used by the Merchant in his Ledger, but note that if the Sales of the returns had not been stated into an Account, but only proposed or laid down as a Waste Book, then the Question could not have been thus answered, but must have been stated at large, which for varieties sake I have likewise done, and follows, and whereby may be more particularly seen the Proceed, Gain, or Loss of each Commodity, charging and discharging the Sopracargo for all the Goods by him sold and bought: And further note, that the said Account may be either stated out of the Waste-Book, or out of the Account of the Sales of the Returns.

With a brief State of the Whole.

		Mony disbursed by the Merchant Adventurer <i>Charles Dethick</i> .			
			l.	s.	d.
May	1652.	Paid insurance of <i>iiijC Lxxx^l</i> on Lead at 7 per Centum	33	12	00
		More paid insurance of <i>ijC xxi</i> adventure on Herrings at ditto rate	15	08	00
		More paid Portage and Post of Letters	00	12	00
			49	12	00
Received by him as followeth,					
Anno	1652.	From my Servant <i>Joseph Berkinhead</i> at my return out of the Country, the	225	15	02
May	5	Balance in his hands and was			
		From <i>James Blisset</i> in full of three payments for Soap and Oyls sold him the			
		summ of <i>iiijC xliij^l iij^s iiij^d</i> .			
May	6	<i>Viz.</i> In full of <i>L^l</i> due for Soap the fifth of <i>July</i> , allowing him two			
		Months rebate at 8 per Centum simple Interest	49	06	11
		More in full of <i>ijC^l</i> due the 20 <i>June</i> next for Oyls sold him			
		allowing 1 ¹ Months rebate	198	00	05
		More in full of <i>ijC^l</i> due the 6 <i>September</i> following in full of			
		Oyls sold him, allowing 4 Months rebate	194	16	00
			442	03	04
Ditto	9	More received from <i>Philip Bolton</i> in full of a Bill of Exchange for Duccats			
		850 <i>de Banco</i> at 51 pence Sterling by him formerly accepted, from	180	12	06
		<i>Walter Wolfe</i> Merchant at <i>Venice</i> for the neat produce of 30 Piggs of			
		Lead by him there sold and is	848	11	00
Per Contra the said Account of Adventure					
		Creditōr.	l.	s.	d.
By <i>Abraham Bateman</i> for the Balance owing by him		£ 166, is at 4 ^s 6d.	37	07	00
By <i>John Speed</i> and Partners for the Balance owing by them			900	00	00
By Capers of <i>Tholoon</i> for the first Costs and Charges of 5 h'h' £ 182 is			40	19	00
By the said for Freight, Custom and Charges			06	15	00
By Cash received from my Servant <i>Joseph Berkinhead</i> the Balance			225	15	02
By the said received from <i>James Blisset</i> in full of <i>iiijC L^l</i> due			442	03	04
By the said received per Exchange from <i>Walter Wolfe</i> Merchant at <i>Venice</i> for			180	12	06
the produce of 30 piggs of Lead by him there sold			1833	12	00

State of the World

The world is a vast and varied place, with many different climates and peoples. It is a place of great beauty and interest, and it is one that we should all strive to understand and appreciate.

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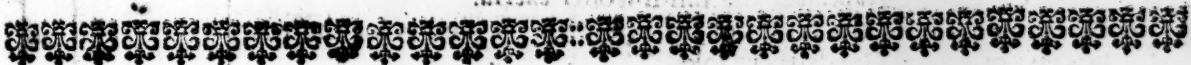
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JOURNAL
OF THE
SOPRACARGOS
ACCOUNTS,
STATED OTHERWISE
At length.



Journal of the Sopracargo's Account stated at large.

		August the twelfth, (1651.)		l. s. d.			l. s. d.		
1	Dr	Lead for the summ of <i>iiijC Lxxx^l</i> and is for the full costs and charges of 230 piggs shipped aboard the <i>Jonas</i> —		48	00	00			
2	Dr	<i>Abraham Bateman</i> for the summ of <i>ijC xL^l</i> and is for so much by him drawn to <i>Tarmouth</i> to invest into Herrings		24	00	00			
				720	00	00	720	00	00
1	Cr	<i>Charles Detrick</i> Merchant of <i>London</i> his Account of Stock, Cargazoon, or adventure for the particulars above.							
The entrances out of the <i>Sopracargo's</i> Account are these.									
1	Dr	Herrings— } For the summ of <i>ijC xxxvj^l. xij^s. vjd.</i> and is for the		236 12 06					
2	Cr	<i>Abraham bateman</i> first costs and charges of 26 Last bought at <i>Tarmouth</i> , to carry along for the adventure							
September the seventeenth.									
2	Dr	<i>Abraham Bateman</i> for the summ of <i>vjC xij^l. xiiij^s.</i> and is for the neat proceed of Lead and Herrings sold at <i>Alicant</i> , viz.							
1	Cr	Lead for the summ of <i>iiijC xij^l. xv^s.</i> and is for the value of <i>l. s. d.</i> the neat proceed of 160 piggs sold at <i>Alicant</i> , the Livre at <i>vs.</i> sterling, is		165	10	00	4	12	15
1	Cr	Herrings for the summ of <i>jC xCix^l. xix^s.</i> and is for the neat proceed of 18 Last there sold—		799	16	03	199	19	00
				2450	16	03	612	14	09
Ditto.									
2	Dr	<i>Barrillia</i> — } For the summ of <i>vC Lxxij^l. xjs. vjd.</i> and is for the		573 11 07					
2	Cr	<i>Abraham Bateman</i> first costs and charges of							
		Bought at <i>Alicant</i> to carry for the adventure to <i>Venice</i> —		420	Searns.				
		The Livre at <i>vs.</i>		2204	6	3			
November the ninth from <i>Venetia</i> .									
2	Dr	<i>Abraham Bateman</i> for the summ of <i>jM xij^l. viij^s. jd.</i> and is for the neat proceed of several Goods there sold.							
1	Cr	Lead for the summ of <i>jC Lxi. xij^s. iij^d.</i> and is for the neat proceed of 40 piggs there sold, the Duccat valued at <i>iijs. ijd.</i>		1014	10	160	12	03	
1	Cr	Herrings for the summ of <i>jC xvi. x^s. xd.</i> and is for the neat proceed of 8 Last there sold		729	19	115	10	10	
2	Cr	<i>Barrillia</i> for the summ of <i>vijC xxxvj^l. v.</i> and is for the neat proceed of 420 Searns there sold the Duccat at <i>Ditto</i> value		4650	00	736	05	00	
				6394	05	1012	08	01	
				1012 08 01					

Journal of the Sopracargo's Account Stated at large.

		November the 9 th 1651. at Venetia.				l. s. d.		l. s. d.	
(2)	Dr	Venetia Soap for the sum of Lxxxvj ^l . xvij ^s . and is for the first costs and charges of 16 Searns the Dollar or \pounds of $\frac{2}{3}$ at <i>iiijs. vjd.</i> ————		\pounds 386	00	86	17	00	
2	Dr	Account of Bottomree or Cambio Maritimo, for the sum of ix ^l . and is for the value of \pounds 4000 lent out to Jews Merchants to buy corn at Ancona, they freighting the ship to Genoa where the hazard run the same is payable at 12 per centum advance ————		\pounds 4000	00	900	00	00	
2	Cr	Abraham Bateman for the Particulars above ————		\pounds 4386	00	986	17	00	986 17 00
<hr/>									
Tholoon 17 th February, (1651.)									
2	Dr	Abraham Bateman } For the sum of <i>jMa viij^l</i> . and is for the value							
2	Cr	Account of Bottomree } of \pounds 4480 received at Genoa from the assigns of the Jewish Merchants being for \pounds 4000 lent out at Cambio Maritimo at 12 per centum advance ———— \pounds 4480 is ————							1008 00 00
<hr/>									
Ditto.									
3	Dr	Provence Oyls for the sum of <i>jxC xCix^l</i> . and is for the first cost and charges of 92 Butts at Tholoon which cost there as per account lent home the Dollar at <i>iiijs. vjd.</i> ————		\pounds 444	00	999	00	00	
3	Dr	Capers for the sum of x ^l . xix ^s . and is for the costs of 5 Hogs heads there bought ————		\pounds 182	00	40	19	00	
1	Dr	Charles Dethick his Account of Stock or Cargazon for the sum of <i>xxxviij^l. vijs.</i> and is for the value of 166 still owing by Abraham Bateman being entred here for formality, this being a Rest or one of the parcels of the entrances which shew how to Balance the account ————		\pounds 166	00	37	07	00	
2	Cr	Abraham Bateman for the particulars paid out } and owing by him as above ————		\pounds 4788	00	1077	06	00	1077 06 00

To enter the Account of the Sales of the returns, or *Joseph Berkinhead's* account, this is to be done without Journal parcels, unless we have reference to the Waste Book (in the first Question) and from thence frame them, which were more tedious, and besides the rest of these Questions are stated out of Waste-Books; wherefore to do this out of the account, enter all the said account *verbatim* in the Ledger following, only omitting the Account Current, and all Rests and Balances whereof it is framed, and where there is any mention of Money, or the Goods charged and discharged To Money for Costs, or By Money for Sales, to frame an Account for the same under the name of *Joseph Berkinhead*.

Entrances out of the Merchants Notes.

(3)		The entrances out of the Merchants Note of Receipts and Payments, are such as follow.			l. s. d.			l. s. d.		
		May the sixth, (1652.)								
1	Dr	Lead for the summ of xxxiiij ^l . xij ^s . and is for so much paid }	33	12	00					
		Insurance of iiij ^c Lxxx ^l . adventure								
1	Dr	Herrings paid Insurance of ij ^c xxi ^l . on that Commodity	15	08	00					
1	Dr	Profit and Loss paid Portage and Post of Letters	00	12	00					
1	Cr	Charles Dethick his Account of Stock for the particulars by }	49	12	00	49	12	00		
		him disbursed as above								
		May the sixth, (1652.)								
2	Dr	Venice Soap for two Months rebate of L ^l . allowed James }	00	13	01					
		Blisset and the Money paid in and is								
3	Dr	Provence Oyls for the summ of vij ^l . iiij ^s . vij ^d . and is for so much }								
		allowed James Blisset for 2 rebates of iiij ^c owing by him on }								
		that commodity, viz. for 1 st months rebate of ij ^c due }								
		20 th June 01-19-07	07	03	07					
3	Cr	Item for 4 M ^o rebate of ij ^c due the 6 September 05-04-00 }	07	16	08	07	16	08		
		James Blisset for the rebates allowed him as above								
		Charles Dethick his Account of Stock or Cargazoon for the summ of viij ^c xLviij ^l . xij ^s . — and is for the particulars by him received as follows,								
2	Cr	Joseph Berkinhead received from him the Balance due upon }	225	15	02					
		his Account May 5 th is								
3	Cr	James Blisset received from him in full of iiij ^c L ^l . owing for }	442	03	04					
		the which he is rebated the 8 th								
1	Cr	Lead received per Exchange for the neat proceed of 30 pigs }	180	12	06					
		remaining in the hands of Walter Wolfe Merchant at }								
		Venice, and by him sold and the Money remitted, and is }	848	11	00	848	11	00		
		jc Lxxx ^l . xij ^s . vjd. the 9 th								
		To Balance the former Account being right Posted enter these Parcels.								
Dr	Profit and Loss }	Lost by that commodity the sum of jxi v. ij				00	05	02		
Cr	Venice Soap }									
		Lead for the neat gains ij ^c xL ^l . vij ^s . ix ^d .			240	07	09			
		Herrings for the neat gains			63	09	04			
		Abraham Bateman for the Balance of his Account gained by }			01	05	00			
		difference of Coins								
		Barrillia for the neat gains			162	13	05			
		Account of Bottomree for the neat gains			108	00	00			
		Provence Oyls for the neat gains			398	11	08			
		Profit and Loss for the particulars gained as above			973	17	02	973	17 02	

With Balance Parcells.

		l.			l.		
		s.			s.		
		d.			d.		
Dr	Stock for the sum of <i>jxc x Lviij^l. xiiij^s.</i>						
Cr	Capers for the first costs and charges of 5 Hogs-heads yet } remaining unfold	47	14	00			
Cr	John Speed and Partners for the Balance still owing by them—	900	00	00			
		947	14	00	947	14	00
Dr	Ship <i>Jonas</i> for the Balance of that account still due to the } Owners for Freight	100	00	00			
Dr	Profit and Loss for the Balance of that Account being the } whole gains for the Adventure	964	00	00			
Cr	Stock for the particulars above	1064	00	00	1064	00	00

LEIDGER follows.

F

Leidger of the Sopracargo's Account at large.

(I)		Journal pag.			Leidger Pag.	l.	s.	d.
1651.				Lead	Dr.			
August,	12	1	To Stock for 230 pigs Shipt off Aboard the Jonas cost		1	480	00	00
May,	6		To the said paid Insurance of <i>iiij</i> C <i>Lxxx</i> ^l . at 7 per centum			33	12	00
1652.			To Profit and Loss for the neat gains		1	240	07	09
R						753	19	09
1651.				Herrings	Dr.			
August,	12	1	To Abraham Bateman for the full cost of 26 Last at Tarmouth		2	236	12	06
R			To Stock paid Insurance of <i>ij</i> C <i>xx</i> ^l on this commodity		1	15	08	00
			To Profit and Loss for the neat gains		1	63	09	04
						315	09	10
1652.				Mr. Charles Dethick his Account of Stock	Dr.			
R	2		To Abraham Bateman for the foot of his Account still owing		2	37	07	00
May,	5	3	To Joseph Berkinhead for the Balance of his Account paid in		2	225	15	02
	6		To James Blisset for the Balance of his Account paid in by him		3	442	03	04
	9		To Lead received per Exchange for 30 pigs sold at Venice		1	180	12	06
R			To Capers of Tholoon for the costs and charges of 5 h' h' unsold		3	47	14	00
R			To John Speed and Partners for their Balance still owing		3	900	00	00
						1833	12	00
1652.				Profit and Loss	Dr.			
May,	6		To Stock disbursed in Post and Postage of Letters		1	00	12	00
R			To Venice Soap for the Balance lost by that commodity		2	09	05	02
R			To Stock for the Balance carried thither being the neat gains of the whole adventure		1	964	00	00
						973	17	02

Leidger of the Sopracargo's Account at large.

F 2

Leidger of the Sopracargo's Account at large.

(2)						l. s. d.		
1651.			<i>Abraham Bateman</i>			Dr.		
Aug st .	12	I	To Charles Detbick his Account of Stock drawn to Tarmouth —	I	240	00	00	
Sept.	17	I	To Lead for the neat proceed of 160 pigs sold at Alic. 21651-00-00	I	412	15	00	
		I	To Herrings for the neat proceed of 18 last there sold 799-16-03	I	199	19	00	
Novem.	9	I	To Lead for the proceed of 40 pigs sold at Venice 1014-10-gr.	I	160	12	03	
		I	To Herrings for the proceed of 8 last there sold 729-19	I	115	10	10	
Febr.		I	To Barrillia for the proceed of 420 Searns there sold 4650 00	2	736	05	00	
	17	2	To Account of Bottomree received for money lent out 4480-00	2	1008	00	00	
		R	To Profit and Loss for the Balance gained by difference of Coins—	2	01	05	00	
						2874	07	01
1652.			<i>Joseph Berkinhead (Casheer)</i>			Dr.		
March	28		To James Wells Salter borrowed on a bargain of Oyl agreed for	3	100	00	00	
April	30		To the said received from him the complement due for Oyls—		100	00	00	
	3		To Provence Oyls received for two Barrels sold —		05	00	00	
			To Venice Soap for 7 Searns sold James Blisset Contanti —	2	40	14	03	
Ditto	5		To James Blisset received from him in part for Soap sold him—	3	05	04	00	
	11		To John Speed and Partners received in part of Oyls sold them—		87	14	03	
	20		To James Blisset received in part of Oyls sold him —		04	00	00	
						342	12	06
1651.			<i>Barrillia</i>			Dr.		
Sept.	17	I	To Abraham Bateman for 420 Searns bought at Alicant —	2	573	11	07	
		R	To Profit and Loss for the neat gains —	I	162	13	05	
						736	05	00
1651.			<i>Venice Soap</i>			Dr.		
Nov.	9	2	To Abraham Bateman for 16 Searns bought at Venetia and cost—	2	86	17	00	
(1652.)	28		To Joseph Berkinhead paid Custom and Charges thereof —	2	07	13	04	
March,	29		To Ship Jonas for Freight laden for two Tun, at v ^l . per Tun—	3	10	00	00	
May,	6		To James Blisset for two Months rebate of L ^l . allowed him —	3	00	13	01	
						105	03	05
1651.			<i>Account of Bottomree or Cambio Maritimo</i>			Dr.		
Nov.	9	2	To Abraham Bateman lent out to Jewish Merchants 3 iiiij. Ma is—	2	900	00	00	
		R	To Profit and Loss for the neat gains —	I	108	00	00	
						1008	00	00

Leidger of the Sopracargo's Account at large.

					f.	s.	d.
(2)							
1651.			Abraham Bateman	Cr.			
Aug.	12	I	By Herrings for the full costs of 26 Last bought at Tarmouth—	I	236	12	06
Sept.	17	I	By Barrillia for the full costs of 420 Searns bought @ 2294 06 03	2	573	11	07
Nov.	9	2	By Venice Soap for 16 Searns bought there and cost — \$386-00	2	86	17	00
Ditto	—	—	By Account of Bottomreel lent out to Jewish Merchants \$4000-00	—	900	00	00
Febr.	17	2	By Oyls for 92 Butts bought at Tholoan and cost — \$4440-	3	999	00	00
Ditto	—	2	By Capers for 5 Hogs-heads bought there and cost — \$182-00	3	40	19	00
R			By Balance owing by him as per the foot of his last Account ? born to the Adventurers Account of Stock — \$166 — J	2	37	07	00
					2874	07	01
1652.			John Berkinhead per contra	Cr.			
March	28		By Provence Oyls paid Custom inwards —	3	69	04	00
—	—		By the said paid Lighterage, Cranage, and Charges —	3	11	17	00
—	—		By Venetia Soap paid Custom and Charges of 16 Searns —	2	07	13	04
April	11		By Capers of Tholoan for Custom and Charges of 5 h' h' —	3	02	15	00
R			By Provence Oyls paid Gauging, Cellaridge, Cooperage, &c. —	—	25	08	00
			By Stock for the Balance paid in to his Master at his return —	1	225	15	02
					342	12	06
1651.			Barrillia	Cr.			
Nov.	9	I	By Abr. Bateman for the neat proceed of 420 Searns sold at Venice	2	736	05	00
1652.			Venice Soap per contra	Cr.			
April	3		By Joseph Berkinhead for 7 Searns sold by him for ready Money--	2	40	14	03
S	5		By James Blisset for 9 Searns sold him upon time —	3	55	04	00
R			By Profit and Loss for the Balance lost by this Account —	1	09	05	02
					105	03	05
1651.			Per contra	Cr.			
Febr.	17	2	By Abraham Bateman received at Genoa with 12 per cent. advance-	2	1008	00	00

Leidger of the Sopracargo's Account at large.

						I.	S.	D.
(3)								
1651.								
Febr.	17	2	To Abraham Bateman for [92] Butts cost with all charges ————	Dr.	2	999	00	00
(1652.)								
March	28		To Joseph Berkinhead paid out by him for Custom ————		2	69	04	00
	29		To the said paid Lighterage, Cranage, and Charges ————		—	11	17	00
	29		To Ship Jonas for Freight home ————		3	184	00	00
April	12		To Jos. Berkinhead paid gauging, cellarige, cooperage, Brokerage, &c. ————		2	25	08	00
May	6	3	To James Blisset for 2 rebates of <i>nij</i> C ^d . allowed him as per Journal ————		3	07	03	07
R			To Profit and Loss for the neat gains ————		1	398	01	08
						1694	14	03
1652.								
March	30		<i>James Wells Salter of London</i> To Provence Oyls for 16 Butts sold him ————	Dr.	3	298	00	00
1651.								
Febr.	17	2	<i>Capers of Tholoan</i> To Abraham Bateman for 5 Hogs-heads bought at Tholoan cost ————	Dr.	2	40	19	00
(1652.)								
March	28		To Joseph Berkinhead paid out by him in Custom and Charges ————		2	02	15	00
	29		To Ship Jonas for Freight ————		3	04	00	00
						47	14	00
1652.								
March	30	3	<i>Owners of Ship Jonas</i> To James Wells payable by him per assignment to the Captain in part of Freight ————	Dr.	3	98	00	00
R			To Balance still due to the said Ship born to Stock ————		1	100	00	00
						198	00	00
1652.								
April	5		<i>James Blisset</i> To Venice Soap for 9 Searns sold him at 3 Months time ————	Dr.	2	55	04	00
20			To Provence Oyls for 20 Butts sold him for the value of ————		3	404	00	00
						459	04	00
1652.								
April	11	3	<i>John Speed and Partners</i> To Provence Oyls for 50 Butts sold them as per Joseph Berkinhead's Account ————	Dr.	3	987	14	03

Leidger of the Sopracargo's Account at large.

		Provence Oyl		Cr.	l.	s.	d.
1652.	30	By James Wells Salter for	16 Butts sold him the value being	3	298	00	00
March,	3	By Joseph Berkinhead for two	Candy Barrels sold by him for	2	05	00	00
April,	11	By Joh. Speed and Partners for	50 Butts sold them for	3	987	14	03
	20	By James Blisset for	20 Butts sold him for	3	404	00	00
		Consumed in leakage & fillage	6 Butts		000	00	00
			92 Butts		1694	14	03
<hr/>							
		Per contra		Cr.			
1652.	28	By Joseph Berkinhead paid him in hand in part of a bargain of Oyl		2	100	00	00
March,		By Ship Jonas made over payable to the Capt. in part of Freight		3	98	00	00
Ditto.	30	By Joseph Berkinhead paid him in full of Oyls bought		2	100	00	00
					298	00	00
<hr/>							
		Per Contra		Cr.			
R		By Stock all unfold born thither		1	47	14	00
<hr/>							
		Ship Jonas per contra		Cr.			
1652.	19	By Provence Oyls for Freight of 46 Tun at <i>iiijl. per Tun</i>		3	184	00	00
March		By Venice Soap for freight of two Tun at <i>v^l. per Tun</i>		2	10	00	00
		By Capers of Tholoos for freight of 5 Hogs-heads		3	04	00	00
					198	00	00
<hr/>							
		James Blisset		Cr.			
1652.	5	By Joseph Berkinhead paid in to him in part of Soap		2	05	04	00
April	20	By the said paid in part of Oyls			04	00	00
May,	6	By Venice Soap and Prov. Oyls, &c. for 3 rebates allowed him as in Dr		33	07	16	08
	3,	By Stock for the Balance of this Account by him paid in		1	442	03	04
					459	04	00
<hr/>							
		Per contra		Cr.			
1652.	11	By Joseph Berkinhead paid in to him in part of Oyls		2	87	14	03
April,		By Balance owing by them born to Account of Stock		1	900	00	00
R					987	14	03

Major N. J. ...

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THE THIRD
QUESTION,
BEING
A QUESTION
OF
FACTORAGE.



Wast-Book of a Question of Factorage.

The Third Question.

Thomas Sweet a Merchant, removing to settle at Sivill or St. Lucars in Spain, oweth at his going over several Debts, and hath several sums owing to himself, he constituteth Thomas Wood his Factor here to receive and pay the said debts, as likewise to draw up and sell off such Goods as are left in his hands, or consigned home to him who maketh returns in Lead and Pistians the whole imployment cleared with an Account Currant for the Owner, whereof here follows the Inventory and Wast-Book.

September the first (1649)

Inventory of such Goods and Debts as are appertaining or belonging to or owing by Thomas Sweet Merchant at his going over into Spain.

Due to John Brown Grocer of London, the 12 th of November, next coming	130	17	00
More due the 14 th January next ensuing	100	00	00
More due the 25 March following	50	00	00
Due to Baldwin Hodges the 16 February next coming as per specialty	171	12	00
Item due to John Laramore the 29 th instant	200	00	00
More due to him the 25 March next coming	40	00	00
Due to Samuel Whitson the 16 th instant	100	00	00
More due to him the 14 March following	112	03	00
For all which debts I the said Thomas Wood have engaged upon security made to my self	904	12	00

904 12 00

Debts owing to the Principal as follows.

	l.	s.	d.
Owing by James Bendwidge due the 7 th instant	117	05	06
More owing by him due the 28 October following	200	00	00
Owing by Jonas Kemp due the 28 of March next	240	00	00
	557	05	06

557 05 06

Goods belonging to the Owner at his going over.

A two and thirtieth part of the Ship Speedwell, John Challenor Master, now in the Sraights, on a Trading Voyage, which I am to sell or dispose of at the return.

A Houfe with a Warehouse and Yard thereto belonging scituate at the lower end of Thames street at the sign of the whistle, whereof there is a Lease for two Years yet to come, paying annual Rent for the same 5^l due at Midsummer, the Profits of which said Houfe are allowed me in consideration that I have engaged for the debts, and the Ware-house is employed and taken up with the Owners Goods.

Wast-Book of a Question of Factorage.

September, the first (1649.)		l.	s.	d.																																																																								
Item	Remaining in the Ware-house to sell for the Account of the Owner 32 bags of Barbado's Cotton wooll weighing neat (tare 4 per centum abated) 75C 3q ^{rs} -14l all marked as in the margin, and numbred from N ^o 1 to 32.																																																																											
T S																																																																												
Item	Remaining to sell for the said Account 12 baggs of West-India Ginger in sorts all ungarbled weighing neat (tare 6 pound per bag abated) 29C 2q ^{rs} all numbred from N ^o 17 to 28.																																																																											
Item	Remaining for the said Account 100 pieces of counterfeit Venetian Fustians English manufacture, which are to be shipt off to the Owner or his Factors at St Lucars in Spain.																																																																											
Item	The said Thomas Sweet is Owner of a partable stock of ijC xlv ^l in the Turkey Companies hands, which I have order to sell or to receive the incomes accordingly.																																																																											
Here follows the Wast-Book.																																																																												
September the 9th.																																																																												
1649 Septemb. 9	Sold to Mr. William Hain Turkey Merchant, the partable stock or adventure of ijC xlv ^l in the Turkey Comp. administration for the value of ijC L ⁱ by him paid down in hand for the same	250	00	00																																																																								
The 13th of September.																																																																												
Sold John Brown Grocer 12 bags of West-India Ginger in sorts ungarbled upon 2 months time in part of payment of his first Bill of 130 ^l 17s not due till the 12 of November next, the weight as follows.																																																																												
<table><tr><td>N^o. 17</td><td>C.</td><td>qrs.</td><td>l.</td><td>N^o 28.</td><td>Cr.</td><td>qrs.</td><td>l.</td></tr><tr><td>20</td><td>2</td><td>—</td><td>1 — 27</td><td>26</td><td>2</td><td>—</td><td>2 — 07</td></tr><tr><td>19</td><td>2</td><td>—</td><td>2 — 01</td><td>24</td><td>2</td><td>—</td><td>1 — 26</td></tr><tr><td>18</td><td>2</td><td>—</td><td>1 — 25</td><td>27</td><td>2</td><td>—</td><td>2 — 10</td></tr><tr><td>23</td><td>2</td><td>—</td><td>2 — 03</td><td>25</td><td>2</td><td>—</td><td>2 — 16</td></tr><tr><td>22</td><td>2</td><td>—</td><td>1 — 18</td><td>the 7 bags</td><td>17</td><td>—</td><td>1 — 17</td></tr><tr><td>21</td><td>2</td><td>—</td><td>1 — 27</td><td></td><td></td><td></td><td></td></tr><tr><td colspan="4"></td><td>total</td><td>30</td><td>—</td><td>00 — 02</td></tr><tr><td colspan="4">7 bags weight 17 — 1 — 17</td><td>tare at 6^l a bag</td><td>00</td><td>—</td><td>2 — 16</td></tr></table>					N ^o . 17	C.	qrs.	l.	N ^o 28.	Cr.	qrs.	l.	20	2	—	1 — 27	26	2	—	2 — 07	19	2	—	2 — 01	24	2	—	1 — 26	18	2	—	1 — 25	27	2	—	2 — 10	23	2	—	2 — 03	25	2	—	2 — 16	22	2	—	1 — 18	the 7 bags	17	—	1 — 17	21	2	—	1 — 27									total	30	—	00 — 02	7 bags weight 17 — 1 — 17				tare at 6 ^l a bag	00	—	2 — 16
N ^o . 17	C.	qrs.	l.	N ^o 28.	Cr.	qrs.	l.																																																																					
20	2	—	1 — 27	26	2	—	2 — 07																																																																					
19	2	—	2 — 01	24	2	—	1 — 26																																																																					
18	2	—	1 — 25	27	2	—	2 — 10																																																																					
23	2	—	2 — 03	25	2	—	2 — 16																																																																					
22	2	—	1 — 18	the 7 bags	17	—	1 — 17																																																																					
21	2	—	1 — 27																																																																									
				total	30	—	00 — 02																																																																					
7 bags weight 17 — 1 — 17				tare at 6 ^l a bag	00	—	2 — 16																																																																					
Rests neat fold him at iiij ^l per centum — 29 — 1 — 14 produceth																																																																												
Ditto the 18th.																																																																												
18	Received of James Bendwidge in part of his first Bill of jC xvij ^l vs vj ^d now due the sum of xvij ^l vs vja and the rest being jC ^l is to stand out 4 Months upon simple Interest at 8 per centum	17	05	06																																																																								
October 3	Sold John Blay Merchant 32 bags of Barbado's Cotton Wool weighing neat, tare 10 ^l per bag abated, 75C-2q ^{rs} -10 ^l at ij ^l viij ^s the cent. whereof he hath cleared the Excise, and produceth jC lxxxj ^l viij ^s iiij ^d To make good the value of 80 ^l more or less in Lead at xj ^l x ^s the Fother of 19 ^l C and 100 more in Lancashire counterfeit Millain Fustians at ij ^l per ps and the rest in ready Money, of both which Commodities he is to clear the Excise and to deliver them free of all charges into the Ware-house.	181	08	03																																																																								
G 2																																																																												

Wast-Book of a Question of Factorage.

		The 12 December, 1649.			l. s. d.		
Decem. 12	Received out of the Ship <i>Jonas</i> , <i>Thomas Weed</i> Master, 20 Potacco's of <i>Spanish Tobacco</i> which come home consigned to me from <i>Thomas Sweet</i> Merchant at <i>Sevill</i> in <i>Spain</i> to sell for his account, and cost there as per a letter of advice 14000 Royals at 6 pence a Royal, and desires to have the same rates set upon them in this account, and is				350	00	00
	Paid Freight and Primage at 10s per Pottacco	10	00	00			
	More paid Custom weighing neat there (tare 14 ^l per Potacco, and the allowance of 5 per centum abated) 1674 ^l futtle at 6 pence a pound is	41	17	00			
	Item, paid Lighterage, Carmen, Porters, and Charges as per particulars	01	07	04			
		53	04	04	53	04	04
28	Received from <i>Jonas Kemp</i> in full of <i>jC xCl</i> which he now pays in part of <i>ijC xl^l</i> not due till the 28 of March next the sum of <i>jC lxxxvijs</i> vs <i>vjd</i> the rest being allowed him for 3 Mo rebate				186	05	06
		The tenth January.					
Januar. 10	Sold <i>Jam. Bendwidge</i> 5 Potacco's of <i>Spanish Tobacco</i> weighing gross 4C 2qrs 6 ^l is futtle 510 ^l tare 60 ^l treat 18 ^l rests neat 432 ^l at <i>vjs viij^d</i> the pound				144	00	00
12	Received from <i>James Bendwidge</i> in baier of <i>Spanish Tobacco</i> sold him 190 p ^s <i>Lancashire Osbrow</i> Fustians at 1 ^l per p ^s and <i>xliij^l</i> in ready money is				144	00	00
15	Sold <i>Samuel Whitson</i> 11 Potacco's of <i>Spanish Tobacco</i> weighing gross 10C 0qrs 2 ^l is futtle 1122 ^l tare 14 ^l per Potacco treat 37 ^l rests neat 931 ^l and is at 7 ^s a pound <i>ijC xxvi xvij^s</i>				325	17	00
	Sold him in payment of his Bill of <i>jC xij^l iij^s</i> not due 'till the 14 th March, of the which he allows 2 Months rebate, (at 8 per centum simple Interest is <i>xxixs vjd</i>) as likewise in payment of <i>jC</i> due to him the 16 of September past and not till now satisfied; and for the which he is to be allowed 4 months forbearance at <i>Ditto</i> rate of 8 per centum, and is <i>ij^l xiijs iiij^d</i> and moreover, he is to pay <i>John Brown</i> Grocer by assignment the sum of <i>jCl</i> , the foot of his account being <i>xij^l xs ja</i> is accordingly received in ready money						
18	Received of <i>James Bendwidge</i> in full of <i>jCl</i> due upon his first Bill ever since 14 September past, together with 4 Months forbearance of <i>Ditto</i> sum at 8 per centum the sum of <i>jC ij^l xiijs iiij^d</i>				102	13	04
29	Sold <i>John Laramore</i> 4 Potacco's of <i>Spanish Tobacco</i> weight gross 3C 3qrs 8 ^l is futtle 408 ^l tare 48 ^l treat 14 ^l rests neat 346 ^l at 6 ^s 4 ^d a pound is abating <i>js iiij^d</i> in the whole <i>jC ix^l xs</i>				109	10	00
	Sold him in part of his Bill of <i>ijC^l</i> due the 29 September, for the which paid him 4 months forbearance in ready money and is at 8 per centum				5	6	08
	Item assignd him to receive from <i>James Bendwidge</i> the sum of <i>xCl xs</i> for the which his Bill obligatory is accepted, and is now become his Debtor				90	10	00

Wast-Book of a Question of Factorage.

The 2 *February*, (1649.)

Februa. 2

Received from *James Bendwidge* in full of his second Bill of *ijC* due the 20 *October* past, the sum of *jC xiiij^l x^s* whereof *iiij^l* is allowed for three Months forbearance of the said *ijC* -----

I.	S.	V.
II3	IO	OO

The 12th Ditto.

12

Sold James Bendwidge 13 Baggs of large Ginger weighing grofs 32 C²
19^r 14^l tare 6^l per Baggs rests neat 31 C—29^l—22^l at iii^l i^s the C weight—
To pay John Davis Plummer lxxi xix^s for 6 Fother of Lead being 42
Pigs already agreed for, and the rest to pay at 2 and 2 Months as per two
Bills under his hand the one for 30^l payable the 16 April, the other for as
much payable the 16 June following.

129 19 00

The 14th Ditto.

14

Received from *John Davies* Merchant the 42 Piggs of Lead agreed for,
and he accordingly satisfied at that value, and is

More bought of John Terrell Merchant, for ready Money, 180 l. s. d.
 Piggs weight 25 Eother 15C 20^{rs} at xj^l xijs per Eother, and
 cost ijC xCix^l x^s iiij^d abating the odd Groat rests 299 10 00

Item paid Excise of 222 Piggs weight 31 Fother of 20C at 75
per Fother

More paid Custom of 319 Piggs-shipt off and laden aboard the *Swan* bound for *St. Lucars*, and go consigned as per Bill of Lading to *Thomas Sweet*, weight 44 Fother 18C 2q^{rs} rated at 20^l the fother of 20C, with Lighterage, Carmen, Porters & charges-

<i>l.</i>	<i>s.</i>	<i>d.</i>
299	10	00
7	15	00
49	17	06
357	02	06

69	19	00
357	02	C6

Ditt 15

Drawn by the Principal *Tho. Sweet* per exchange from *Sevil* per his own Bills, payable at sight to *Stephen Everton* for the like value took up of his Factor in *Spain*, the sum of *101*, which I have accordingly satisfied, having received a letter of Advice and Intimation to draw up the Account current to send along with the Goods:—

100	00	00
-----	----	----

T S.

Item, paid for 12 Drumsatts Custom, Packing, and Charges of 300
ps of Fustians shipt off in all the said 12 Fatts, numbred from No 1 to 12,
marked as *per* Margin and laden aboard the good Ship the *Swan, Theodoro*
Jennings Master, consigned as above, the sum paid is *xxj^l xviiijs*, the par-
ticulars being too large here to set down —————

21 18 00

The Question propounded is to draw up an Account out of this *Wast-Book* to send along with the Goods, allowing *Factorage* or *Provisions* at 2 *per centum* of all customable or exciseable Commodities sold or bought, imported or shipt off and Cash paid *Thomas Cunningham* Broker of the bargain of Cotton Wooll sold *John Blay* Merchant at one Penny Half-penny in the Pound.

QUESTION

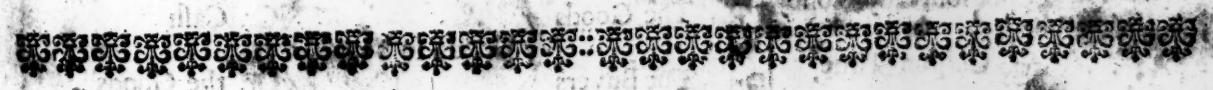
QUESTION

QUESTION



THE THIRD
QUESTION,
BEING
A QUESTION
OF
FACT OR AGE.

The Analysis Journal and
Leager of the said Question.



The Analysis or Directions to post the Factorage Question.

Of an Account Currant.

An Account Currant is that Account by which the Factor or Servant balanceth with his Master or Principal, in which Account the Principal or Owner is made Debtor for whatsoever he oweth, ought to allow or is bought for his Account, and Creditor by all owing to him or to be made him good whether for debts standing out, or for the proceed of Goods sold, or otherwise, and is said to be Currant in relation to other Accounts this being the General Account; and those particular Accounts either of Goods bought or sold for his use, or of Debts owing by him, or due to him from others, of which Account take the Analysis following, being instanced in this third Question.

Goods received by Confignation to sell for another mans Account.

If not valued

Dr The Goods for Account of the Owner in several Accounts without any sum only expressing Quantity, Weight and Measure.

If the Owner desires to have them valued in your Books according to an Account sent with them (which is more for information than any other use)

Dr The Goods } for their first Appraisement,
Cr A B his Account currant } and when they are full sold bear the Balance whether Gain or Loss to the Account currant accordingly.

Charges on those Goods

Dr Account of Goods } If there be any in Chest for his
Cr Cash } Account, otherwise make the Account of Cash Debtor for what Money you lend the same, and Cash proper Creditor, when the Account is stated in the Ledger.

Debts owing by the Principal

Dr A B His Account currant } The contrary, or in-
Cr The parties in several Accounts } verse if Debts.

Money paid them for forbearance

Dr A B His Account currant } The contrary if Money
Cr Cash } received of Creditors
for Interest.

Interest allowed them on Account for forbearance

Dr Account currant }
Cr The Parties to whom allowed }

If allowed the Owner on Account for forbearance

Dr The Parties.
Cr The Owner his Account currant

Sale of these goods } for ready money
Upon Time

Dr Cash }
Cr The Goods } Goods so bought }
Dr The Buyers }
Cr The Goods } Dr. the Goods
Cr the Sellers

Rebates on Goods sold

Many other varieties there are as in private Accounts
Dr The Account of Goods (or Account currant)
Cr The Parties to whom the Goods were sold
The contrary if allowed on Goods bought

Rebates

The Analysis, or directions to post the Factorage Question.

Rebates on Money, or ————	Dr	The party to whom due	} The contrary on Money due to him.
Debts owing by the ————	Cr	The Principal his Account current	
Principal ————			
Provisions allowed you on those	Dr	The Goods ————	} otherwise the Accounts being stated in the Leidger Cr Profit and Loss.
Goods ————	Cr	Cash if taken out ————	
Those Goods full fold	Dr	The Goods ————	} For the neat Proceed or Balance carried thither whether they be full fold or no, when the Account is to be Balanced.
	Cr	The Account current	
Returns shipt off	Dr	The Account current ————	} For the full costs and charges.
	Cr	The Account of the Goods	

To Balance the Account.

Money remaining in Chest ————	Dr	Account current
	Cr	Cash for the Balance remaining still in Chest
Debts owing to the ————	Dr	Account current
Principal ————	Cr	The parties indebted
If owing by him	Dr	The parties
	Cr	The Account current, which for conclusion will Balance, and shews the State of the Question, what, and how due, and whether in ready Money, or upon time.

But I rather affect the drawing up of an Account of Balance thus,

Dr	Balance
Cr	Cash for the foot remaining in Chest
Cr	The parties that are indebted
	Again,
Dr	The parties to whom the Principal is indebted
Cr	Balance

And to enter the Balance of the Account current accordingly on Debit or Credit as it falls, and for conclusion this Account will Balance, and shews the state of the Question, what due to the Principal, or owing by him, and how? whether in ready Money, or Debts.

The other form of Balancing is instanced already in the Account current and Stock of the second Question, and is more intricate to proceed on in new Accounts, especially when there are Debts standing out both payable and receivable, and is not approvable in a Leidger where these Accounts are stated amongst others, in which case all the Balances are carried to the general balance, and there it is usual to add this Title, Cash or Goods for Account of such a man Debitor, &c.

Journal of the Factorage Question.

September the First, 1649.

Journal to the former Wast-Question.

(I)		September the First, 1649.				l.		s.		d.				
		Journal to the former Wast-Question.												
1	Dr	Thomas Sweet his Account currant for the sum of <i>jxc</i> <i>iiij</i> ^l . <i>xij</i> ^s . and is for the Debts following owing by him at his going over into Spain, for the which I have engaged upon security to me made before his departure.												
2	Cr	John Brown Grocer of London, due to him the 12				l.	s.	d.	l.	s.	d.			
		of November next coming <i>jC</i> <i>xxx</i> ^l . <i>xvij</i> ^s . ———				130	17	00						
		More due the 14 January next ensuing ———				100	00	00						
		More due the 25 March following ———				50	00	00	280	17	00			
3	Cr	Baldwin Hodges due to him the 16 February next coming } <i>jC</i> <i>Lxxj</i> ^l . <i>xij</i> ^s . ———							171	12	00			
3	Cr	John Laramore due to him the 29 th of this instant Month of } September <i>ijC</i> ^l . ———							200	00	00			
		More due the 25 th March ensuing <i>xL</i> ^l . ———							40	00	00			
3	Cr	Samuel Whitson due the 16 th instant <i>jC</i> ^l . ———							100	00	00			
		More due the 14 th March following <i>jC</i> <i>xij</i> ^l . <i>iiij</i> ^s . ———							112	03	00			
									904	12	00	904	12 00	
<hr/>														
3	Dr	James Bendwidge owing by him the 17 th of this instant } September, <i>jC</i> <i>xvij</i> ^l . <i>vs.</i> <i>vjd</i> . ———							117	05	06			
		More owing by him due the 28 October, following <i>ijC</i> ^l . ———							200	00	00			
3	Dr	Jonas Kemp owing by him due the 28 of March next coming } as per his obligation <i>ijC</i> <i>xL</i> ^l . ———							240	00	00			
1	Cr	Thomas Sweet his Account currant for the particulars above, being all the Debts owing to him at his going over. ———							557	05	06	557	05 06	
<hr/>														
	Dr	Cotton Wool Received into my charge 32 Bags Barbado's weighing neat (tare 4 per centum abated) 75C 39 ^{rs} 14 ^l . all marked TS and numbred from N ^o 1 to 32.												
<hr/>														
2	Dr	Ginger Remaining in the Principals Warehouse 12 bags all in sorts of the West-India ungarbled weighing neat (tare 6 pound per bag abated) 29C 29 ^{rs} all numbred from N ^o 17 to 28.												
<hr/>														
The 9 th September.														
2	Dr	Cash ———				} For the sum of <i>ijC</i> <i>L</i> ^l . and is for so								
1	Cr	Thomas Sweet his Account currant				} much received of M ^r William Hain								
		Turky Merchant for an Action or portable Adventure of <i>ijC</i> <i>xLvj</i> ^l . sterling in the Turky Companies hands whereof the Principal was owner sold and made over to the said M ^r Hain by virtue of a Warrant and Letter of Attorney, and comes to as above ———												
												250	00 00	
<hr/>														
4	Dr	Fustians Eng ^s Manufacture, remaining in the Principal Warehouse 100 q ^s of Venetia Eng ^s which are to be shipped off to his Factors or himself at S ^t Lucars.												

Journal of the Factorage Question.

(2)			September 13 th 1649.																																																
2	Dr	John Brown Grocer	For the sum of <i>jC xviij^l x^s</i> and is for 12 bags of																																																
2	Cr	Ginger	Ginger in sorts ungarbled sold him upon 2 Months																																																
			time in part of his first Bill of 13 th 17 th not due till the 12 of November																																																
			following, and weighed, viz:																																																
			<table><tr><td>No. 17</td><td><i>Ci. qra. L.</i></td><td></td><td>N. 28</td><td><i>Ci. qra. L.</i></td></tr><tr><td>20</td><td>2—2—00</td><td></td><td>26</td><td>2—1—20</td></tr><tr><td>19</td><td>2—1—27</td><td></td><td>24</td><td>2—2—07</td></tr><tr><td>18</td><td>2—2—01</td><td></td><td>27</td><td>1—1—26</td></tr><tr><td>23</td><td>2—1—25</td><td></td><td>25</td><td>2—2—10</td></tr><tr><td>22</td><td>2—2—03</td><td></td><td>the 7 bags</td><td>17—1—17</td></tr><tr><td>21</td><td>2—1—18</td><td></td><td></td><td></td></tr><tr><td></td><td>2—1—27</td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td>total</td><td>30—0—02</td></tr></table>	No. 17	<i>Ci. qra. L.</i>		N. 28	<i>Ci. qra. L.</i>	20	2—2—00		26	2—1—20	19	2—1—27		24	2—2—07	18	2—2—01		27	1—1—26	23	2—1—25		25	2—2—10	22	2—2—03		the 7 bags	17—1—17	21	2—1—18					2—1—27							total	30—0—02			
No. 17	<i>Ci. qra. L.</i>		N. 28	<i>Ci. qra. L.</i>																																															
20	2—2—00		26	2—1—20																																															
19	2—1—27		24	2—2—07																																															
18	2—2—01		27	1—1—26																																															
23	2—1—25		25	2—2—10																																															
22	2—2—03		the 7 bags	17—1—17																																															
21	2—1—18																																																		
	2—1—27																																																		
			total	30—0—02																																															
			7 bags weight 17—1—17 tare at 6 ^l per bag 00—2—16																																																
			Rests neat sold him at <i>iiij^l per centum</i> 29—1—14 produceth	117	10	00																																													
<hr/>																																																			
			September the 18 th .																																																
2	Dr	Cash	For the sum of <i>xviij^l v^s viij^d</i> and is for so much received																																																
3	Cr	James Bendwidge	from him in part of his first Bill of <i>jC xviij^l v^s viij^d</i>																																																
			now due, the rest being <i>jC^l</i> to stand out. 4 Months upon simple Interest																																																
			at 8 per centum, per annum																																																
				17	05	06																																													
<hr/>																																																			
			The 3 ^d October.																																																
4	Dr	John Blay Merchant	For the sum of <i>jC Lxxxj^l. viij^s. iiij^d</i> and is for 32																																																
4	Cr	Cotton Wool	bags Barbado's weighing neat (tare 10 ^l per bag																																																
			already abated) 75 <i>C^l 2q^{rs} 10^l</i> sold him at <i>ij^l. viij^s per cent.</i> whereof he																																																
			hath cleared the Excise, and produceth as above																																																
			To make good the value of <i>Lxxx^l</i> more or less in Lead at <i>xj^l. x^s</i> the																																																
			Fother of 19 ^l <i>C</i> and <i>jC^l</i> more in Lancashire counterfeit Millain Fustians, at																																																
			<i>ij^l per p^s</i> and the rest in ready Money, of both which Commodities he is																																																
			to clear the Excise and to deliver them free of all charges into the Ware-																																																
			house.																																																
				181	08	03																																													
<hr/>																																																			
			The 5 th Ditto.																																																
4	Dr	Lead	for the sum of <i>Lxxxj^l. j^s. jxd.</i> and is for 50 pigs of																																																
			2 Notches, weighing gross 7 Fother <i>jC</i> at <i>xj^l. x^s</i> per Fother,																																																
			comes to																																																
4	Dr	Fustians English manufacture	for the sum of <i>jC^l</i> and is for																																																
			50 p ^s of Lancashire Millains containing Incirca 37 Yards a																																																
			p ^s received in barter of Cotton Wool at 2 ^l per p ^s																																																
2	Dr	Cash	for <i>vj^s. viij^d</i> and is for so much received of John Blay in still																																																
			to clear our truck or barter, being the balance of his account																																																
4	Cr	John Blay	for the particulars by him made good as above																																																

Journal of the Factorage Question.

		The 12 of October, (1649.)			
2	Dr	Ginger	For the sum of 61 ^l . and is for several charges disbursed on 50		
2	Cr	Cash	5 bags of West-India Ginger in forts, all numbred from No 1 to 50 received out of the Lion of London which come consigned to me from Thomas Sweet's Factors at St. Lucars, and for the which I have entered into Bond for the due payment of the Excise, and is as follows,		
			Paid freight of the same as per Bill of Lading laden hither for } 15 00 00		
			6 ^l Tun at 2 ^l 8 ^s . per Tun		
			Item, paid Custom of the said 50 bags weighing netto at the } 43 6 8		
			Custom-house (tare: and the allowance of 3 per centum abated) 130000 futtle rated at 4 ^d . per pound at 5 per centum of ditto values x Lijl. viiij ^d .		
			More disbursed in pecties, as Lighterage, Cranage, Carmen and Porters, &c. } 2 13 4		
				61 00 00	61 00 00
The 30 th October.					
2	Dr	Ginger	For the sum of 6 ^l . 5 ^s . and is for so much paid garbling and for		
2	Cr	Cash	5 ring of the said 50 bags of Ginger		6 5 00
The 6 th November.					
2	Dr	Cash	For the sum of 143 ^l . 8 ^s . 2 ^d . and is for 17 bags of garbled Ginger		
2	Cr	Ginger	5 sold David Collis Grocer for ready money at the weights and prices following, whereof he hath cleared the Excise, viz.		
			7 Bags of large Ginger neat 17 Cwt. at 11 ^l . 11 ^s . per centum } 19 19 00		
			8 Bags of middle Ginger neat 19 2 at 11 ^l . 11 ^s . per centum } 20 9 00		
			2 Bags of dust and small Ginger weighing neat } 5 4 1		
			6 0 14 at 17 ^s . per centum } 143 8 2		
			Abating 8 ^s . 2 ^d . in the whole value rests	143 00 00	143 00 00
The 12 th Ditto.					
2	Dr	John Brown Grocer	For the sum of 130 ^l . 17 ^s . now due,		
2	Cr	Cash	him in full of his first Bill of 130 ^l . 17 ^s . now due, and the oblige cancelled is		13 07 00
The 16 th November.					
3	Dr	Baldwin Hodges	for the sum of 171 ^l . 12 ^s . 00		
1	Cr	Thomas Sweet	his Account Current for 3 Months rebate of 3 Months before-hand being not due till the 16 February and is at 8 per cent. simple Interest	171 12 00	171 12 00
2	Cr	Cash	paid the said Hodges in full of his said Bill		
The 28 th Ditto.					
4	Dr	Lead	for the sum of 84 ^l . 3 ^s . 4 ^d . and is for the cost and charges of 47 pigs received in barter of Ginger as follows,		
2	Cr	Ginger	for the sum of 83 ^l . 05 ^s . 00 and is for 10 bags of middle Ginger w ^t neat 23 Cwt. 14 ^l . at 11 ^l . 11 ^s . per centum bartered away with David Collis Merchant and whole sale Grocer for 47 pigs of Lead w ^t 7 Fother		
			4 ^l C is	00 18 4	
2	Dr	Cash	paid Carmen and Porters for removing from his House to the Ware-house	84 3 4	84 03 04

Journal of the Factorage Question.

		The 12 th December, (1649.)		L.	s.	D.
4	Dr	Tobacco for the sum <i>iiijC iiij^s iiij^d</i> , and is for the first costs and several charges on 20 Potacco's of Spanish Tobacco which come home in the Ship <i>Jonas</i> , Thomas M ^r consigned to me from the Principal at S ^t Lucars.				
	Cr	Thomas Sweet his Account currant for the sum of Rials 14000 and is for the first costs and charges of the said Tobacco there as per advice from the Principal, who desires to have the same rates set on them in my Books, and is at 6 pence per Rial	1.	5.	12.	
2	Cr	Cash for the sum of <i>Liiij^s iiij^s iiij^d</i> , and is for so much paid out in charges on the same Tobacco as follows,				
		Paid Freight and Primage 10 ^s . per Potacco	10	00	00	
80		Paid Custom weighing netto there (tare 14 ^l . per Potacco, and the allowance of 5 per centum abated) 1674 ^l . futtle at 6 ^d . a pound is	41	17	00	53 04 04
		Item, paid other petties and charges as per particulars	1	7	04	
			53	04	04	403 04 04
The 28 th December.						
2	Dr	Cash for the sum of <i>jC Lxxxvj^s v^s vj^d</i> , and is for so much received of <i>Jonas Kemp</i> in full of <i>jC xC^l</i> , which he now pays in in part of his Bill of <i>jC xL^l</i> . not due till the 28 of March ensuing, and for the which he is accordingly to be allowed rebate	186	05	06	
1	Dr	Thomas Sweet his Account currant for the sum of <i>iiij^s xiiij^s vj^d</i> , and is for 3 months rebate of <i>jC xC^l</i> , paid in by <i>Jonas Kemp</i> not due till the 28 of March and is at 8 per centum simple Interest	3	14	06	
3	Cr	<i>Jonas Kemp</i> for the particulars above	190	00	00	190 00 00
The 10 th January.						
3	Dr	<i>James Bendwidge</i> } For the sum of <i>jC xLiiij^s</i> , and is for 5 Potacco's sold				
4	Cr	Spanish Tobacco } him w ^t gross 4C-29 ⁿ 6 ^l is futtle 510 ^l . Tare 60 ^l } Treat pro rato of 4 ^l per 104 ^l is 18 ^l rests neat 432 ^l at <i>vj^s viij^d per^l</i> is-- } To pay <i>xLiiij^s</i> in hand and to deliver 100 p ^s of Lancashire Osbrow Fustians for the rest at 1 ^l per p ^s	144	00	00	
The 12 th Ditto.						
4	Dr	Fustians for the sum of <i>jC^l</i> and is for 100 pieces of Lancashire Osbrow's received in Barter of Tobacco at 1 ^l per p ^s	100	00	00	
2	Dr	Cash for the sum of <i>xLiiij^s</i> , and is for so much received from <i>James Bendwidge</i> to clear the Barter of Tobacco	44	00	00	
3	Cr	<i>James Bendwidge</i> for the particulars above	144	00	00	144 00 00

Journal of the Factorage Question.

		The 15 th January.			
3	Dr	Samuel Whitson for the sum of <i>ijC xxvij^l. vj^s. vjd.</i> and is for the particulars following,			
4	Cr	Spanish Tobacco for the sum of <i>ijC xxv^l. xvij^s.</i> and is for 11 Potacco's fold him weighing gross <i>10C 09^l. 2^l.</i> is futtle <i>1122^l.</i> tare <i>14^l.</i> per Potacco treat 37 ^l . rests neat <i>931^l.</i> and is at 7 ^l a pound	325	17	00
1	Cr	Thomas Sweet his Account currant for the sum of <i>j^l. jx^s. vjd.</i> and is for 2 Months rebate of <i>jC xij^l. iij^s.</i> due to the said Whitson the 14 of March next coming and now satisfied afore-hand, and is at 8 per centum simple Interest	1	09	06
		To make good to John Brown Grocer <i>jC^l.</i> and the Ballance to pay in ready Money.	327	06	06
Ditto.					
2	Dr	John Brown Grocer, for the sum of <i>jC^l.</i> and is for so much he accepts payment of from Samuel Whitson in full of a Bill for so much due to him yesterday passaro and is	100	00	00
1	Dr	Thomas Sweet his Account currant for the sum of <i>ij^l. xiiij^s.</i> and is for so much to be made good to Samuel Whitson for 4 Months forbearance of <i>jC^l.</i> due to him the 16 September past, and not satisfied till now, being at 8 per cent. simple Interest	2	13	04
2	Dr	Cash for the sum of <i>xij^l. x^s. ijd.</i> and is for so much received in full from Samuel Whitson to clear Accounts between us of all demands whatsoever	12	10	02
3	Cr	Samuel Whitson for the particulars above <i>jC xv^l. iij^s. vjd.</i>	115	03	06
The 18 th January.					
2	Dr	Cash for the sum of <i>jC ij^l. xiiij^s. iij^d.</i> and is for so much received as follows,			
3	Cr	James Bendwidge received of him payment of <i>jC^l.</i> due upon his first Bill due the 14 September past and continued at Interest	100	00	00
1	Cr	Thomas Sweet his Account currant received for 4 Months forbearance of ditto sum at 8 per centum simple Interest the sum of <i>ij^l. xiiij^s. iij^d.</i>	2	13	04
			102	13	04
The 29 th January.					
3	Dr	John Laramore for the sum of <i>ijC^l.</i> and is for the particulars following,			
4	Cr	Spanish Tobacco, for the sum of <i>jC jx^l. x^s.</i> and is for 4 Potacco's w ^t gross <i>3C 3q^s 8^l.</i> is futtle <i>408^l.</i> tare <i>48^l.</i> treat <i>14^l.</i> rests neat <i>346^l.</i> at 6 ^s 4 ^d . a pound abating <i>1^s. 4^d.</i> in the whole	109	10	00
3	Cr	James Bendwidge for the sum of <i>xC^l. x^s.</i> and is for his obligation for so much made over and payable to John Laramore which he hath accepted and is now become his Dr.	90	10	00
			200	00	00
Ditto.					
1	Dr	Thomas Sweet his Account currant for the sum of <i>v^l. vjs. viij^d.</i> and is			
2	Cr	Cash for so much paid John Laramore for 4 Months forbearance of <i>ijC^l.</i> due the 29 of September past and is at 8 per centum simple Interest	5	06	08

Journal of the Factorage Question.

(6)

The 2^d February.

l. s. d.

3	Dr	James Bendwidge	For the sum of <i>iiij</i> l. and is for three Months forbearance of <i>ij</i> cl. due the 28 of October past, and not till now satisfied at the rate of 8 per centum simple Interest, is as before	4	00	00
1	Cr	Thomas Sweet his Account currant				

Ditto.

2	Dr	Cash	For the sum of <i>j</i> C <i>xiiij</i> l. <i>xix</i> s. and is for so much received from him in full of his second Bill of <i>ij</i> cl. due the 28 of October past, and forbearance of the same is	113	10	00
3	Cr	James Bendwidge				

The 12th Ditto.

Dr	James Bendwidge	For the sum of <i>j</i> C <i>xxix</i> l. <i>xix</i> s. and is for 13 bags of large Ginger sold him w ^t gross <i>32</i> C <i>19</i> l. <i>14</i> l. tare 6l. per Bag rests neat <i>31</i> C <i>29</i> l. <i>22</i> l. at 4l. 2s. per centum is	129	19	00
Cr	Ginger				

To pay John Davis Merchant *Lxix*l. *xix*s. for 6 Fother of Lead being 42 pigs for the which I have already agreed and the rest at 2 and 2 Months as per two Bills under his hand, the one for 30l. payable 16th April, the other for as much payable the 16th June following

The 14th Ditto.

4	Dr	Lead for the sum of <i>iiij</i> C <i>xxviij</i> l. <i>j</i> l. <i>vjd</i> . and is for 222 pigs bought as follows, with several charges at shipping off	l.	s.	d.
3	Cr	James Bendwidge for the sum of <i>Lxix</i> l. <i>xix</i> s. and is for 42 pigs weighing 6 Fother of 19 ¹ / ₂ C <i>Incirca</i> for the which he is to pay John Davis per agreement			
2	Cr	Cash for the sum of <i>iiij</i> C <i>Lviij</i> l. <i>ij</i> s. <i>vjd</i> . and is for so much disbursed on Lead as follows,	69	19	00
		Bought of Mr John Terrel Merchant 180 pigs weighing 25 Fother 15C <i>29</i> l. <i>22</i> l. at <i>xj</i> l. <i>xij</i> s. per Fother is <i>ij</i> C <i>xCix</i> l. <i>x</i> s. <i>iiij</i> d. abating the odd Groat rests	199	10	00
		Item, paid Excise of 222 pigs w ^t 31 Fother of 20C at <i>v</i> s. per Fother	7	15	00
		More paid custom of 319 pigs shipt off and laden aboard the Swan bound for St Lucars and go consigned as per Bill of Lading to Tho. Sweet weighing 44 Fother 18C <i>29</i> l. <i>22</i> l. rated at 20l. the Fother of 20C, with Lighterage, Carmen, Porters, &c.	357	02	06
			427	01	06

Ditto the 15th.

1	Dr	Thomas Sweet his Account currant for the sum of <i>j</i> cl. and is for a Bill of Exchange drawn on me payable at sight to Stephen Everton for the like value took up of his Factor at <i>Sivil</i> , with a Letter of Advice and Intimation to draw up the Account currant and send along with the Goods	l.	s.	d.
			100	00	00
4	Dr	Fustians for the sum of <i>xxj</i> l. <i>xviiij</i> s. and is for so much paid custom, packing, and charges, of 300 ps shipt off in 12 Drumfats all numbred from No 1 to 12 marked TS and laden aboard the Good Ship the Swan, Theodore Jannings Master, bound for St. Lucars all consigned to the owner the particulars being too large here to instance	21	18	00
1	Cr	Cash for the particulars paid out as above	121	18	00

Leidger of the Factorage Question.

		l.	s.	d.	l.	s.	d.
To Balance the former Account enter							
Dr	Ginger for Provision or Factorage at 2 per centum	9	09	06			
Dr	Cotton Wool for the said at ditto rate, & Brokerage at 1 ^d . per l.	4	15	02			
Dr	Fustians for the said and is iiij ^l .	4	00	00			
Dr	Lead for the said at ditto rate of 2 per centum	10	13	06			
Dr	Tobacco for the said at ditto rate	11	11	08			
Cr	Cash taken out for Provisions as above	40	09	10	40	09	10

Dr	Ginger for the neat proceed of 52 bags sold	396	19	06			
Dr	Cotton Wool for the neat proceed of 32 bags sold	176	13	01			
Dr	Spanish Tobacco for the neat gains of 20 Potacco's	164	11	00			
Cr	Thomas Sweet his Account currant for the particulars above	738	03	07	738	03	07

Dr	Thomas Sweet his Account currant for the sum of viij ^l xxviij ^l . xviijs. jd.						
Cr	Fustians for the Balance of that Account born to his Debit.	225	18	00			
Cr	Lead for the full costs and charges of 319 pigs shipt off	603	00	01			
		828	18	01	828	18	01

(I)

1649.
Septem.

Decem.
Januar.

Februa.

		Thomas Sweet his Account currant		Dr.			
I	To John Brown Grocer due to him at several payments	2		280	17	00	
—	To Baldwin Hodges due to him the 16 February next	3		171	12	00	
—	To John Laramore due to him the 29 th instant	—		200	00	00	
—	To the said due the 25 th March ensuing	—		40	00	00	
—	To Samuel Whitson due the 16 th instant	—		100	00	00	
—	To the said more due the 14 th of March following	—		112	03	00	
28	To Jonas Kemp for 3 months rebate of j ^c x c ^l . now paid in before it be due	3		3	14	06	
15	To Sam. Whitson for 4 months forbearance of j ^c l. due to him in Sept. last	—		2	13	04	
29	To Cash paid Joh. Laramore for 4 Mo forbearance of j ^c l. due in Sept. last	2		5	06	08	
15	To the said paid Stev. Everton for a Bill of Exchange charged on me	—		100	00	00	
R	To Fustians for the Balance of that Account brought hither	4		225	18	00	
R	To Lead for the first costs and charges of 319 pigs shipt off	—		603	00	01	
R	To Balance due to the Owner by foot of this acc ^t born to fol. 1 and 5	—		61	14	07	
				1906	19	02	

		Balance of these Accounts		Dr.			
R	To James Bendwidge owing by him on the foot of his Account	3		60	00	00	
R	To Jonas Kemp owing by him as per Balance of his Account	—		50	00	00	
R	To Cash for the Balance remaining in Chest	2		41	14	07	
				151	14	07	

Leidger of the Factorage Question.

		To draw up the Account of Balance enter,			l. s. d.			l. s. d.		
Dr	Balance for the sum of <i>jC L^{js} xiiijs. vijd.</i>									
Cr	<i>James Bendwidge</i> owing by him by foot of his Account				60	00	00			
Cr	<i>Jonas Kemp</i> owing by him				50	00	00			
Cr	Cash for the Balance remaining in Chest				41	14	07			
					151	14	07	151	14	07
Dr	<i>Thomas Sweet</i> his Account currant due to the Owner				61	14	07			
Dr	<i>John Brown</i> for the Balance owing him				50	00	00			
Dr	<i>John Laramoor</i> for the Balance owing to him				40	00	00			
Cr	Balance for the particulars above				151	14	07	151	14	07

This Account of Ballance shews the state of the Question; what stands on Dr. side is due or owing to the Owner, and what on Cr. side is due to himself and owing by him to others.

To proceed in new Books, the Balances (either of this or other accounts) may be carried along (as is here done) without drawing up an Account of Balance or Journal parcels, or out of the Account of Balance drawn up either with or without Journal parcels making the parcels on Dr. side Dr. to the Account currant, and the Account currant Dr. to the Creditors on Creditors side.

(1)

		Per contra Thomas Sweet			Cr.					
1649.	Sept.	1	By <i>James Bendwidge</i> owing by him due the 17 instant	3	117	05	06			
			By the said more owing not due till the 28 October following		200	00	00			
			By <i>Jonas Kemp</i> owing by him due the 28 March, 1650.		240	00	00			
	Sept.	19	By cash rec ^d for a partable action in the <i>Turky</i> comp ^a hands sold Mr <i>Hain</i>	2	250	00	00			
	Nov.	16	By <i>Balwin Hodges</i> for 3 M ^o rebate of his bill of <i>jC Lxxj^l xij^s</i> now paid him	3	03	07	03			
	Dec.	14	By <i>Spanish Tobacco</i> for the 1 costs & charges of 20 Potacco's as per Jour.	4	350	00	00			
	January	15	By <i>Samuel Whitson</i> for 3 Months rebate of 112 ^l . 3 ^s . now satisfied	3	01	09	06			
		18	By cash received of <i>James Bendwidge</i> for 4 M ^o forbearance of <i>jCl.</i>	2	02	13	04			
	Febr.	4	By <i>James Bendwidge</i> for 3 M ^o forbearance of <i>ijCl.</i>	3	04	00	00			
		R	By <i>Ginger</i> for the neat proceed of 52 bags sold	2	396	19	06			
		R	By <i>Cotton Wool</i> for the neat proceed of 32 bags Barbado's		176	11	01			
		R	By <i>Spanish Tobacco</i> for the neat gains of 20 Potacco's sold	4	164	11	00			
					1906	19	02			
		Balance Per contra			Cr.					
		R	By <i>Thomas Sweet</i> his Account currant due to him as in folio	1	61	14	07			
		R	By <i>John Brown</i> Grocer due to him payable 25 March, 1650.	2	50	00	00			
		R	By <i>John Laramoor</i> due to him payable 25 March ensuing 1650.	3	40	00	00			
					151	04	07			

Leidger of the Factorage Question.

		Cash for Account of <i>Thomas Sweet</i>	Dr.		l.	s.	d.
1649.							
Sept.	1	To <i>Thomas Sweet</i> his account currant received for a partable action or } adventure in the <i>Turky Companies</i> hands sold <i>M^o William Hain</i> —	1	250	00	00	
	18	To <i>Jam. Bendwidge</i> rec ^d in part of his first Bill the rest continued at Int.	3	17	05	06	
Octob.	5	To <i>John Blay</i> received from him in full to clear a Barter—	4	—	06	06	
Nov.	6	To <i>Ginger</i> received for 17 bags sold <i>Dav. Collis</i> Grocer as per Journal	2	143	00	00	
Dec.	28	To <i>Jonas Kemp</i> received from him in full of <i>jC xC^l</i> 3 <i>M^o</i> before it be due	3	186	05	06	
January	10	To <i>James Bendwidge</i> received of him to clear the barter of Tobacco—	—	44	00	00	
	15	To <i>Sam. Whitson</i> received from him in full for the balance of his acc ^t —	—	12	10	02	
	18	To <i>James Bendwidge</i> received from him in full of <i>jC^l</i> due on his first bill	—	100	00	00	
	—	To <i>Th. Sweet's</i> acc ^t currant received for 4 <i>M^o</i> forbearance of the said <i>jC^l</i> .	1	2	13	04	
Febr.	2	To <i>Jam. Bendwidge</i> rec ^d from him in full of his 2 ^d bill & forbearance	3	113	10	00	
				869	11	00	
		Ginger for Account of <i>Thomas Sweet</i>	Dr.				
1649.							
Sept.	1	12 bags unfold remaining in the Ware-house 50 bags in sorts received by consignment the 12 October					
Octob.	12	To Cash paid freight, custom & charges of the said 50 bags as per Jour.	2	61	00	00	
	30	To the said paid garbling the said 50 bags—	—	6	05	00	
	—	To Cash taken out for my Provisions at 2 per centum—	2	9	09	06	
R		To <i>Th. Sweet's</i> account currant for the neat proceed of 52 bags sold	1	396	19	06	
				473	14	00	
		Cotton Wool 32 bags Barbado's neat 75C 39 th . 14 ^l .	Dr.				
1649.							
Sept.	1	To Cash taken out for provisions at 2 per cent. & paid Brokerage at 1 1/2.	1	4	15	02	
R		To <i>Thomas Sweet</i> his Acc ^t currant for the neat proceed carried thither	—	176	13	01	
				181	08	03	
		<i>John Brown</i> Grocer	Dr.				
1649.							
Septem.	13	To <i>Ginger</i> for 12 bags ungarbled sold him in part of his first Bill for	2	117	10	00	
Novem.	12	To Cash paid him in full of his first Bill—	—	13	07	00	
January	15	To <i>Samuel Whitson</i> for his Bill obligatory accepted per assignment for	3	100	00	00	
R		To balance due to him by conclude of this acc ^t born to folio 1 & 5 th	—	50	00	00	
				280	17	00	

Leidger of the Factorage Question.

		Per contra Cash	Cr.	L.	\$.	D.
1649.						
Octob.	12	By Ginger paid freight, custom, & charges of 50 bags of West-India Gin.	2	61	00	00
	30	By the said paid garbling the said 50 bags		6	05	00
Nov.	12	By John Brown Grocer paid him in full of his first Bill	2	13	07	00
Ditto	16	By Baldwin Hodges paid him in full of his Bill of jCLxxj ^l . xijs.	3	168	04	09
	28	By Lead paid Carmen and Porters for removing 47 pigs	4		18	04
Dec.	12	By Spanish Tobacco paid freight, custom, and charges of 20 Potacco's		53	04	04
January	29	By Th. Sweet's acc ^t currant paid Job. Laramoor for 4 M ^o forbearance of ijC ^l	1	5	06	08
Febr.	14	By Lead paid for 180 piggs with Excise, custom and charges, as per Jour.	4	357	02	06
Ditto	15	By Thomas Sweet his account currant paid a Bill of exchange	1	100	00	00
		By Fustians paid custom, drumfats, packing, & charg. of 300 p ^s shipt off	4	21	18	00
	R	By Gin. Cot. wool, &c. taken out for my provisions, as in Dr. fol 2, 2, 4, 4, 4.		40	09	10
	R	By Balance remaining in chest born to fol. 1 and 5		41	14	07
				869	11	00
1649.		Ginger per contra	Cr.			
Sept.	13	By John Brown for 12 bag in sorts w ^t neat 29C 1q. 14 ^l sold him at 4 ^{cent}	2	117	10	00
		7 bags large neat 17C 0q. 7 ^l at iiij ^l ijs per centum				
		8 bags middle neat 19C 2q. 0 ^l at iiij ^l x ^s per centum				
		2 bags small & dust w ^t 6C 0q. 14 ^l at xvij ^s per cent				
Nov.	6	By Cash received of Dav. Collis Grocer for the said 3 parcels sold him	2	143	00	00
	28	By Lead for 10 bags middle bartered away for 47 pig. as per Jour.	4	83	05	00
	12	By Ja. Bendwidge for 13 bags of large Ginger w ^t neat 31C 2q. 22 ^l sold for	3	129	19	00
	R	Remaining unfold 10 bags large Ginger w ^t neat 24C 1q. Incirca —		473	14	00
		62 bags				
1649.		Cotton Wool for account of Thomas Sweet	Cr.			
Octob.	3	By John Blay Merchant for 32 bags sold w ^t neat 75C 2q. 10 ^l at 48 ^s cent.	4	181	03	03
		This under weight lost by allowance of j ^l . per draught 1q. 4 ^l				
1649.		Per contra John Brown	Cr.			
Septem.	1	By Thomas Sweet his Account currant owing by him due the 12 Nov.	1	130	17	00
		By the said more due the 14 January following		100	00	00
		By the said due the 25 March next coming		50	00	00
				280	17	00

The Leidger of the Factorage Question.

				L.		S.		D.	
(3)									
1649.									
Nov.									
16	To <i>Tho. Sweet</i> his Account currant for 3 Months rebate of the Debt now satisfied	Dr.		1	3	07	02		
—	To Cash paid him in full of his said Bill			2	168	04	09		
					171	12	00		
1649.									
January									
29	To <i>Spanish Tobacco</i> for 4 Potacco's fold him for	Dr.		4	109	10	00		
—	To <i>James Bendwidge</i> for an assignment accepted and made over and is			3	90	10	00		
R	To balance due to him by conclude of this account born to fol. 1 & 5-			—	40	00	00		
					240	00	00		
1649.									
January									
15	To <i>Spanish Tobacco</i> for 11 Potacco's weighing neat 93 ¹ l. at 7 ^s . per ¹ l. fold him is	Dr.		4	325	17	00		
—	To <i>Thomas Sweet</i> his Account currant for 3 Months rebate of the second Bill now satisfied			1	1	09	06		
					327	06	06		
1649.									
Sept.									
1	To <i>Tho. Sweet</i> his Account currant owing as per Bill obligatory, due the 28 March.	Dr.		1	240	00	00		
1649.									
Sept.									
1	To <i>Tho. Sweet</i> his Account currant owing to him due the 17 instant--	Dr.		1	117	05	06		
—	To the said more due the 28 October following			—	200	00	00		
January									
10	To <i>Spanish Tobacco</i> for 5 Potacco's fold him to pay as per Journal			4	144	00	00		
Febr.									
2	To <i>Thomas Sweet's</i> Account currant for 3 Months forbearance of ijCl.			1	4	00	00		
12	To <i>Ginger</i> for 13 baggs of large fold him to pay at 2 and 2 Months--			2	129	19	00		
					595	04	06		

The Ledger of the Factorage Question.

			l.	s.	d.
1649. Sept.	I	Baldwin Hodges Per contra By Tho. Sweet his Account currant owing by him due the 16 February—	Cr. I	171	12 00
1649. Sept.	I	John Laramore By Thomas Sweet his Account currant due the 29 th instant— By the said more owing not due till the 25 th March following ———	Cr. I	200 40 <u>240</u>	00 00 00
1649. Sept. January	I 15	Samuel Whitson By Tho. Sweet his account currant owing by him due the 16 th instant— By the said more owing due the 14 March ensuing ——— By John Brown Greccer for an assignement made over payable to ditto— By Thomas Sweet his Account currant for 4 Months forbearance of jCl. By Cash received from him in full for the foot of this Account.—	Cr. 1 — 2 1 2	100 112 100 2 <u>327</u>	00 03 00 13 10 06
1649. Dec.	28 R	Jonas Kemp By Thomas Sweet his Account currant for 3 Months rebate of jC xCl. paid in before it be due ——— By Cash received from him in full of jC xCl. ——— By Balance owing by him by foot of this Account due 28 March born to fol. 1, 5 ———	Cr. I 2 —	3 186 <u>150</u> <u>240</u>	14 05 00 00
1649. Sept. Janury Ditto Febr.	17 10 — 18 29 2 14 R	James Bendwidge By Cash received from him in part of his first Bill now due ——— By Fustians for 100 pieces of Lancashire Osbrows bought of him ——— By Cash received from him to clear the barter of Tobacco ——— By the said received from him in full of his first Bill ——— By John Laramore for an assignment made over payable to him ——— By Cash paid in by him in full of his second Bill and forbearance thereof By Lead for 42 pigs the value payable by him, in part of Ginger fold is By Balance owing by him payable at 2 and 2 Months— 1, -5 ———	Cr. 2 4 2 — 3 2 4 —	17 100 44 100 90 113 69 <u>60</u> <u>595</u>	05 00 00 00 10 10 19 00 04

Ledger of the Factorage Question.

					l.	s.	d.
(4)							
1649.		Fustians Engs Manufacture for Account of Thomas Sweet Dr.					
Sept.	1	100 p ^s Venet. counterfeit for exportation remaining in the Ware-house					
Octob.	5	To John Blay for 50 p ^s Lancashire Millains at 2 ^l . per p ^s —	4	100	00	00	
January	10	To James Bendwidge for 100 p ^s of Lancashire Osbrow's bought at 1 ^l per p ^s —	3	100	00	00	
		To Cash paid for 12 Drumsats, Custom, Packing, and Charges —	2	21	18	00	
		To the said taken out for my Provisions at 2 per centum—	2	4	00	00	
				225	18	00	
1649.		John Blay Merchant Dr.					
Octob.	3	To Cotton Wool for 12 bags Barbado's sold him as per Journal for—	2	181	08	03	
1649.		Lead for Account of Thomas Sweet Dr.					
Octob.	5	To John Blay Merchant for— 50 pigs w ^t 7 fother jC at xyl xs per foth.	4	81	01	09	
Novem.	28	To Ginger for— 47 pigs w ^t 7 foth. 4 1/2 C received in barter					
		for 10 bags of middle ginger producing as per Journal—	2	83	05	00	
		To cash paid carmen & porters for removing the same—		00	18	04	
		To James Bendwidge for— 42 pig. w ^t 6 foth. value payable by him		69	19	00	
		To Cash paid for— 180 pigs w ^t 25 fother 15 C 2 qrs and cost		299	10	00	
		To the said paid Excise for — one hundred twenty two pigs —		7	15	00	
		To the said paid custom, &c. of 319 pigs shipt off as per Journal—		49	17	06	
		To the said taken out for my Provisions at 2 per centum		10	13	06	
				603	00	01	
1649.		Spanish Tobacco for Account of Thomas Sweet Dr.					
Decem.	12	[20] Potacco's received by Consignation					
		To Tho. Sweet his acc ^t currant for the first cost & charg. as per his letter	1	350	00	00	
		To Cash paid freight, custom, and charges as per Journal —	2	53	04	04	
		To the said taken out for my provisions at 2 per centum—		11	11	08	
R		To account currant for the Balance being the neat gains born thither	1	164	11	00	
				579	07	00	

Leider of the Factorage Question.

			l.	s.	d.
R	Fustians Per contra By Thomas Sweets Account current for the Balance carried thither—	Cr. 1	 225	18	00
<hr/>					
1649. Octob.	John Blay 5 By Lead for 50 pigs wt 7 Fother jC received in barter of Cotton wool By Fustians for 50 p ^s of Lancashire Millains at 2 ^d . per p ^s ——— By Cash received from him in full to clear the Truck ———	Cr. 4 2	 81 100 000 <hr/> 181	01 00 06 <hr/> 08	 09 00 06 <hr/> 03
<hr/>					
R	Lead By Thomas Sweets Account current for the costs and charges of } the said 319 pigs Shipt off }	Cr. 1	 603	00	01
<hr/>					
1649. January	Spanish Tobacco 10 By Ja. Bendwidge for 5 Potacco's sold w ^t neat 432 ^l . at vj ^s . viij ^d . per l. 19 By Sam. Whitson for 11 Potacco's sold him neat 93 ^l . at vij ^s . a l. 29 By Job. Laramoor for 4 Potacco's sold him neat 346 ^l . for the value of 20 Potacco's neat ————— 1709 ^l . fold for ———	Cr. 3	 144 325 109 <hr/> 579	00 17 10 <hr/> 07	00 00 00 <hr/> 00

New Leidger of the Paëtorage Question.

			l.	s.	d.
The Account removed to new Folio's to begin again will stand thus,					
	Ginger	10 bags large remaining unfold as in folio (2)	2		
	<i>James Bendwidge</i> Dr.				
R	To balance owing by him as in folio 3 brought hither			60	00 00
	<i>Jonas Kemp</i> Dr.				
R	To balance owing by him brought from fol. 3 ^d due 28 March, 1650.		3	50	00 00
1649.	<i>Cash for Account of Thomas Sweet</i> Dr.				
R	To Balance remaining in Chest brought from folio		12	41	14 07

New Ledger of the Factorage Question.

		l.	s.	d.
<hr/>				
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<hr/>				
1649.	R John Brown Grocer. By Balance due to him payable the 25 March brought from folio—	Cr. 2	 50	 00 00
<hr/>				
1650.	R John Laramoor. By Balance due to him payable the 25 March brought from folio—	Cr. 3	 40	 00 00
<hr/>				
	R Thomas Sweet his Account currant. By Balance brought from folio 1 and here placed to Account —	Cr. 1	 61	 14 07

1847

By Balance due to him from the

1848

By Balance due to him from the

1849

By Balance due to him from the

1850

By Balance due to him from the

1851

By Balance due to him from the

1852

By Balance due to him from the

1853

By Balance due to him from the

1854

By Balance due to him from the

1855

By Balance due to him from the

1856

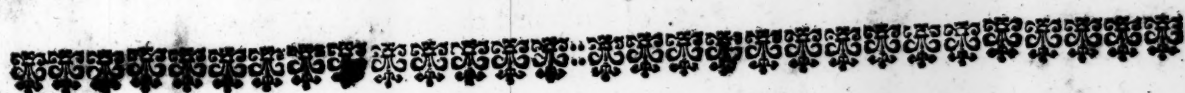
By Balance due to him from the

1857

By Balance due to him from the



THE FOURTH
QUESTION,
BEING
A QUESTION
OF
A Ships FREIGHTMENT
WITH
INSTRUCTIONS
To keep Ship Accounts.



THE FOUNTAIN

QUESTIONS

BEING

QUESTIONS

OF

A SHIP'S REVENUE

WITH

INSTRUCTIONS

To keep Ship Accounts.

THE FOUNTAIN

Instructions to keep Ship Accounts.

Instructions to keep Ship Accounts.

THE Books necessary to this purpose are a note or Pocket Book, a Book of the Ships Expence, Charge or Disbursements, of which I shall now speak, a Book of Mariners Wages, and a Freight Book.

Of the Book of the Ships Disbursements.

This Book I advise to be kept in Folio, with two or sometimes three Columns for the conversion and reduction of several Coins; out of the Note-Book into this Book are to be entred (as often as need requires) continually Page after Page, all common Disbursements for the Ships use, which if you think fit may be born over from Leaf to Leaf, or the Sums of these several Folios may be added together in one Page on Debitor side at the end of the Book, as likewise all that the Ship hath made for Freight or otherwise, there brought to Account on Creditor side, and the Account Balanced up, before the doing whereof the Mariners Wages is to be entred out of the Book of Wages, whereof we come next to speak; but observe by the way, that Carpenters and Caulkers work, and Bills for Provision and Furniture, being Numbred or Lettered, may be entred into one Line in the Ships Book with reference thereto.

Of the Book of Mariners Wages.

This Book may be kept in Folio, every man having a particular Account of Debitor and Creditor, with an Alphabet or Kalender at the end of the same, shewing in what Folio his Account is so placed (both Pages being accounted but one Folio) wherein he is to be made Debitor for all paid or lent him (or for dead Mens Goods if he Buys any) and Creditor by the Ship for as much time and Salary as he served for, Balancing with him every Pay day, he subscribing his Name as a Receipt, and for the satisfaction of the Owners; and when any man is discharged, to enter another in his room, and at the end of the Voyage, or as often as you Balance the Ships Books (which some do at every Port, being a prudential course in respect of Mortality, and so carry the Balance forward from Port to Port) all the Wages so paid them is to be transferred out of this Book, with relation thereto, into the Book of the Ships Disbursements.

To Sell Dead Mens Clothes.

The usual course hath been first to take an Inventory, and afterwards to sell at the Mast (by three cries, Who gives most) but the readiest course is to bring them up upon the Deck, and there immediately to sell them, keeping an Account of their Appraisement or value, which said Account may be subscribed by some of the Ships company, as also with an attestation concerning the goods left, if any; this Account is afterwards to be Posted to every mans Debt that Buys, and to the parties Credit deceased, in the Book of Mariners Wages above-mentioned.

To examine Ships Accounts.

The Book of mens Wages clears all Disbursements of that nature, for Victuals they make an abstract of the Charge of Meat, Bread, Drink, &c. and according to the quantity of the men compare the same with 1 pound *per* man a Month, or with the rate of Victuals in *England*, with caution and due regard of Extraordinary Labours, or extraordinary dear rates paid for the same, granting a competent allowance to the Cabbin and sick Men; other grand disbursements for Ships necessities may be cleared by Receipts for the same.

The Form of a Freight-Book.

The Form of a Freight-Book.			\$	¢	¢
IW N ^o 7 IW N ^o 7, 8, 11, 15, 112,	100	Brought from the other side	800	00	00
		The x th ditto laden by James Williams and go consigned to H. Barnslie of Livorn.			
	1	Chest marked as in the Margin, and is to pay Freight— Ditto laden by the said, consigned as above.	12	00	00
	5	Bales of Cloth to pay Freight \$ 10 per Bale	50	00	00
The x th Ditto laden by the said, and go consigned to Morgan Read Consul.					
N ^o 13, 7, 5, 6, 8, 9, 10, 12, 15, 17.	10	Hogs-heads of Coppris to pay Freight \$ 5 per h' h' } numbered as in the Margin	50	00	00
	116	Pieces of Goods			
Sum			912	00	00
Sometimes these Accounts are to be kept with double Columns for conversion of Forein Coins.					

A Fictitious Waste Question of a Ship's Freightment.

		A Fictitious Wast Question of a Ships Freightment.		l.		s.		d.	
Anno	1651.								
Dec.	12	William Brown Humphrey Barnes James Williams Thomas Jennings John Collins	The Owners of the Ship <i>Neptune</i> whose names and parts are here expresse, agree jointly to let her to Sea, the Mr. <i>John Collins</i> the 12 of <i>December</i> bringeth in his Accounts of her charge in setting out, which amounts to <i>vc xcviij. xij.</i>	597	12	00			
		At several times he received from the several partners these sums following.							
		From William Brown <i>jc xcviij.</i>	198	00	00				
		From Humphrey Barnes <i>jc Ll.</i>	150	00	00				
		From Thomas Jennings <i>xLxi.</i>	49	00	00				
		From James Williams <i>jc Ll.</i>	150	00	00				
			547	00	00	547	00	00	
		Three of these Owners, namely, <i>John Collins, Humphrey Barnes, James Williams</i> , contra with the rest to Freight and employ the said Ship each $\frac{1}{3}$ on a Voyage to <i>Leghorn</i> and <i>Scandaroon</i> for eight Months certain, or ten Months uncertain, at Three Hundred and Seventy Pounds a Month.							
Febr.	12	The Master of the Ship, <i>John Collins</i> , writes word to the Freighters that he made Freight of several Goods to <i>Leghorn</i> $\frac{1}{3}$ <i>jc xij</i> the exchange at <i>iiij. x.</i>	912	00	00	220	08	00	
		Item, he there sold a Cable, a Mainfail and a Boat, which at his return are not placed to account in the Ships Books, and therefore entred here, the value was $\frac{1}{3}$ <i>vc xij</i> at <i>Ditto</i> rate — $\frac{1}{3}$	612	00	00	147	18	00	
March	24	By a Letter of this date, it appears, he made Freight of Jews Goods to <i>Scandaroon</i> $\frac{1}{3}$ 200 at <i>vc</i> — — — — —	200	00	00	50	00	00	
Anno	1652.								
Sept.	17	The Ship returning to <i>Livorne</i> the Voyage before she was delivered proved 9 Months, 5 Days long, at 30 Days per Month, under pay of the Freighters at 370 ^{l.} a Month, who in the <i>Interim</i> Laded and employed her each $\frac{1}{3}$ Tonnage, with stocks of their own.							
		And now the Owners agreed joynly to let out the said Ship, and Stock of Fifty Thousand Dollers to the <i>Turky Company</i> , upon <i>Cambio Maritimo</i> or <i>Bottomree</i> to lade <i>Currance</i> at <i>Zaunt</i> at <i>vi. per Tonn</i> Freight and the Stock to be repaid again at the delivery of the <i>Currance</i> at 6 Shillings the <i>Doller</i> .							
Febr.	14	The Ship took in 450 Tonns of <i>Currance</i> at <i>Zaunt</i> there laden by the <i>Turky Companies</i> Factors, which were without any Damage safe unladen the 14 of <i>February</i> , the Freight amounts to — — — — —	2250	00	00				

A Fictitious Wast Question of a Ships Freightment.

			l.	s.	d.
1652.					
Feb.	14	The Master having spare room likewise, laded 7 Tonns upon his own Account and Adventure to pay 5 ^l . per Tonn Freight—	35	00	00
		Item, passing by <i>Livorn</i> he there took in several peece Goods, the whole were to pay £ 150 Freight which he receives at home at <i>iiij^s. viij^d.</i> per Doll.	33	15	00
	28	To pay off the Mariners he receives from the Turkey Company in part <i>ij</i> Ma pounds—	2000	00	00
March,	2	He renders the Owners an Account of the value of three Thousand and Eleven Pounds, disbursed on the Ship in the term of the Voyage—	3011	00	00
		Item, an Account of <i>Lxxj^l. ij^s.</i> Sterling still due to dead mens Friends, which he is to be allowed, and undertaketh to pay upon lawful demands—	71	02	00
		The Owners desire him to set the Ship to Sea again, and conclude to come to Account, and pay their Proportions when they Balance the Accounts, whereupon he disburses for her Careening and other necessities as per Account <i>iiijC xcviij^l. iij^s.</i> —	497	03	00
		Item, there is still due to several Trades-men for Provisions taken up by Bills <i>iiijC xiiij^l. xvij^s.</i> —	413	17	00
		Item, there is due to <i>Humphrey Barnes</i> for Port of Letters and Charges at meetings, which the Ship is to allow <i>ij^l. iij^s.</i> —	03	00	03
		More that the Freighters are to allow—	02	00	00
	24	The Ship being liked of by the State, they buy her, being val. at <i>ijj Ma L^l.</i>	3050	00	00
		Whereof per the consent of the Owners, the Treasurers of the Navy pay <i>William Brown</i> One Thousand pound down in hand—	1000	00	00
		Whereof he is to be Accountable to the rest for their Parts, when the Accounts are Balanced.			
		Item, the Commissioners of the Navy out of the value of the said ship have contracted to pay the several Creditors or Trades-men for their Provisions, amounting to Four Hundred and Thirteen Pounds Seven-teen Shillings, from whom they are to demand satisfaction—	413	17	00
		One of the Owners, viz. <i>James Williams</i> being a Royalist, the Parliament have Sequestered his part of the Ships Appraisement (the value of the Provisions first deducted out of the whole) and is—	659	00	09
		Item, his $\frac{1}{2}$ part of 250 ^l . still due from the Turkey Company is attached and condemned in their hands for Debts owing—	62	10	00
		And the said Ship enters into the Publick service, the said <i>James Williams</i> being gone and hath left no visible Estate.			
		The Question proposed is, to have an Account of these Transactions stated, and having drawn the same to a Balance, to make an exact division of the Debts standing out, and of the 1000 ^l . received per <i>William Brown</i> , according to each Owners Interest and suitable to the justice and equity of the Account, that each Owner may know what he hath to pay or receive, and to or from whom, to avoid Law controversies and Arbitrations without allowance of any Interest for matters past.			

Journal parcels to the said Ship Question.

		Journal parcels to the said Ship Question.		l.	s.	d.
		December the 12 th Anno 1651.				
2	Dr	William Brown for the sum of $jC \times Cix^l. iij^s.$ and is for $\frac{1}{2}$ of vC } $\times Cvij^l. xij^s.$ the Ships charge in setting out	199 04 00			
2	Dr	Humphrey Barnes for his $\frac{1}{2}$ of the said $jC \times Lix^l. viij^s.$	49 08 00			
2	Dr	James Williams for his $\frac{1}{2}$ of the said	49 08 00			
2	Dr	Thomas Jennings for his $\frac{1}{2}$ of the said	49 16 00			
1	Dr	John Collins for his $\frac{1}{2}$ of the said	49 16 00			
1	Cr	Ship Neptune for the particulars above	597 12 00	597	12	00
		Ditto				
1	Dr	John Collins Commander of the said Ship for the sum of $vC \times Lvij^l.$ and is for so much received by him at times of the several Owners towards setting out the said Ship.				
2	Cr	William Brown received of him $jC \times Cvij^l.$	198 00 00			
2	Cr	Humphrey Barnes received of him $jC L^l.$	150 00 00			
2	Cr	James Williams received of him $jC L^l.$	150 00 00			
2	Cr	Thomas Jennings received of him $\times Lix^l.$	49 00 00			
			547 00 00	547	00	00
		Ditto				
1	Dr	Ship Neptune } For the sum of $vC \times Cvij^l. xij^s.$ and is for so much by him }				
2	Cr	John Collins } disbursed to set the said Ship to Sea as per his Accounts } delivered in to the Owners		597	12	00
		February the 12 th				
1	Dr	John Collins for the sum of $ijC \times Ciiij^l. xvjs. viij^d.$				
2	Cr	Humphrey Barnes for the sum of $Lxxiiij^l. ix^s. iiij^d.$ and is for his $\frac{1}{2}$ part of $\pounds 912$ outward Freight to Livorn at $iiij^s. x^d.$ per Doller, is	73 09 04			
2	Cr	James Williams for his $\frac{1}{2}$ part of the said the other $\frac{1}{2}$ appropriates to John Collins, and therefore not placed to Account.	73 09 04			
1	Cr	Ship Neptune for the Sum of $jC \times Lvij^l. xvij^s.$ and is for $\pounds 612$ by him received for Ships necessities sold at Livorn	147 18 00			
			294 16 08	294	16	08
		The xxiiij th of March				
1	Dr	John Collins for the sum of $xxxiiij^l. vj^s. viij^d.$ and is for $\frac{2}{3}$ of $\pounds 200$ freight made of Jews goods to Scandaroon at $v^s.$ per Doller				
2	Cr	Humphrey Barnes for his $\frac{1}{3}$ part thereof $\pounds 66\frac{2}{3}$ is	16 13 04			
2	Cr	James Williams for his $\frac{1}{3}$ part $\pounds 66\frac{2}{3}$	16 13 04			
			33 06 08	33	06	08

Journal parcels to the said Ship Question.

		The 17 September, (1652.)			l.	s.	d.
(2)	Dr	John Collins for the sum of <i>jMa</i> <i>xxx^l xj^s d.</i> and is for his $\frac{1}{2}$ of 9 Months, 5 Days, Freightment at 370l. per Month	—	1130	11	01	
2	Dr	Humphrey Barnes for his $\frac{1}{2}$ of the said Freight	—	1130	11	01	
2	Dr	James Williams for his $\frac{1}{2}$ of the said Freight	—	1130	11	01	
1	Cr	Ship Neptune for her Freightment due as above	—	3391	13	03	
February 14 th							
2	Dr	Turky Company } For the sum of <i>ijMa</i> <i>ijC</i> Ll. and is for Freight of 450					
1	Cr	Ship Neptune } Tonn of Currance from Zaunt home at v ^l . per Tonn	—	2250	00	00	
Ditto							
1	Dr	John Collins } For the sum of <i>Lxxvij^s xxs</i> and is for these particulars,					
1	Cr	Ship Neptune } For Freight of 7 Tonn of Currance upon his own Account at v ^l . per Tonn	—	35	00	00	
		Item, for Freight of piece Goods from <i>Livorn</i> \$ 150 received at <i>iiij^s. vj^a.</i> per Dollar	—	33	15	00	
			—	68	15	00	68 15 00
Ditto the xxvij th							
1	Dr	John Collins } For the sum of <i>ijMa</i> Pounds, and is for so much recei-					
2	Cr	Turky Company } ved by him from them in part to pay off the Mariners	—	2000	00	00	
Ditto							
1	Dr	Ship Neptune } For the sum of <i>ijMa</i> <i>vC</i> <i>Lxxix^l. v^s</i> and is for these parti-					
1	Cr	John Collins } culars following,					
		Disburd abroad the whole term of the Voyage	—	30	11	00	00
		For so much still due to dead Mens Wages which he under-					
		takes to satisfie <i>Lxxj^l. ijs.</i>	—	71	02	00	
		Disburd to set the Ship to Sea again	—	497	03	00	
			—	3579	05	00	3579 05 00
Ditto.							
1	Dr	Ship Neptune } For the sum of <i>iiijC</i> <i>xiijl. xvij^s.</i> and is					
2	Cr	Account of several Tradesmen } for so much due to them for Provisions					
		taken up for the use of the said Ship	—	413	17	00	
Ditto							
1	Dr	Ship Neptune for the sum of <i>iiij^l. iiij^d.</i> and is for so much					
		disburd in Port of Letters and Meetings	—	03	00	03	
2	Dr	James Williams for his $\frac{1}{2}$ of <i>ij^l.</i> so disburd to be born by the					
		three Freighters, and is <i>xiijs^l iiij^d.</i>	—	00	13	04	
1	Dr	John Collins for his $\frac{1}{2}$ part of the said.	—	00	13	04	
2	Cr	Humphrey Barnes for the Particulars above	—	04	06	11	04 06 11
The xxiiij th March							
3	Dr	Parliament } For the sum of <i>iiijMa</i> Ll. and is for the full value and					
1	Cr	Ship Neptune } appraisement of the said Ship; which the Commis-					
		ioners of the Navy have bought for publick service	—	3050	00	00	3050 00 00

Leidger of the Factorage Question.

		The xxiiij th March, 1652			l. s. d.			l. s. d.		
(3)	Dr	William Brown for the sum of One Thousand Pounds, and is for so much received by him from the Treasurers of the Navy, per order of the Committee in part of the Ships value			1000	00	00			
2	Dr	Account of Jovers Trades-men for the sum of iiij ^c xiiij ^s . xvij ^d . and is for so much they are to receive from the Parliament in payment for their provisions out of the Ships value			413	17	00			
2	Dr	James Williams for his $\frac{1}{4}$ of the Ships Appraisement sequestered per order of Parliament, and is (the value of the provisions abated out of her full Appraisement)			659	00	09			
3	Cr	Parliament for the particulars above			2072	17	09	2072	17	09
<hr/>										
Ditto.										
2	Dr	James Williams } For the sum of Lxij ^s . xs. and is for $\frac{1}{4}$ of the Ba-								
2	Cr	Turky Company } lance still due from them attached and condemn- ed in their hands						62	10	00
<hr/>										
The Balance of the former Account brought from the Leidger. and entered here.										
	Dr	Ship Neptune for the sum of iiij ^c M ^s jx ^c xij ^s . viij ^d . and is for the Balance or Dividend, to be divided equally amongst the Owners.								
	Cr	William Brown for his $\frac{1}{4}$ of the said			1637	08	00			
	Cr	Humphrey Barnes for his $\frac{1}{4}$ of the said			1228	01	00			
	Cr	James Williams for his $\frac{1}{4}$ of the said			1228	01	00			
	Cr	Thomas Jennings for $\frac{1}{4}$ of the said			409	07	00			
	Cr	John Collins for his $\frac{1}{4}$ of the said			409	07	00			
					4912	04	00	4912	04	00
<hr/>										
	Dr	Account of Balance for the sum of j ^c M ^s vij ^c xcviij ^s . xj ^s . jxd.								
	Cr	Parliament owing upon that Account			977	02	03			
	Cr	Turky Company owing by them			187	10	00			
	Cr	James Williams owing by him			533	19	06			
					1698	11	09	1698	11	09
<hr/>										
	Dr	Thomas Jennings owing to him			408	11	00			
	Dr	John Collins owing to him			461	05	03			
	Dr	William Brown owing to him			636	04	00			
	Dr	Humphrey Barnes owing to him			192	11	06			
	Cr	Balance for the particulars above			1698	11	09	1698	11	09

L 2

The Analysis of a Ship Account.

In some Ships the Merchants or Owners lay in Goods for the use of the Mariners; in this case in the Book of Wages enter

Dr. The Goods in several Accounts, as Stockings, Wastcoats, Monmouth-caps, Shoes, &c.
for the Prices set upon them.

Cr. The Account of Cargazoon for whose Account the said Goods are laid in.

The Goods sold to Mariners upon
Account of their Pay, or to others
upon time

Dr. The Mariners or Buyers.
Cr. The Goods.

*If for ready Money Dr. the Goods (and Dr. Cash if it be needful to keep
any such Account)*

Part of these Goods unfold at the
Ships return when the Account is
to be closed

Dr. Account of Cargazoon.
Cr. The Goods for their first prizes.

Gain
Loss

By the said Goods.

Dr. The Goods.
Cr. the Account of Cargazoon.
Dr. the Account of Cargazoon.
Cr. the Goods.

To conclude the Balance of this Account of Cargazoon shews how much the Captain or Purser is to make good to the Adventurer or owners, for the quantities or particulars sold.

And if the said Goods are unvalued at first, or the Account stated without any relation to their costs, then will the Account thereof be like some of the Sopracargo's Accounts in the second Question.

Dr. J. A. ...

	Dr	Ship Warrant.	
978	18	To the Quartermaster for the Bait used during their Division	
401	06		
4553	14		
06	03	To Captain Bowers for Port of Larkins and Passage by their Express	
413	17	To Account of several Trades men for Provision taken at	
477	07	To the said for Disbursement to her for to Sea again	
71	02	To the said for dead weight Wages which he was entitled to pay	
3011	00	To the said for Disbursements aboard the ship & his Voyage	
297	12	To the said for Money advanced to her for our	

Test Division

[illegible][illegible]

Leidger of the Ships Question.

(1)		Anno 1651		Ship Neptune.		Dr.		Pag. Ledger Creditor.		l.		s.		d.	
Decem.	12	To John Collins for Monies disbursed to set her out				1	597	12	00						
1652.	28	To the said for disbursements abroad the term of the Voyage				—	3011	00	00						
Febr.	—	To the said due to dead mens Wages which he undertakes to pay				—	71	02	00						
—	—	To the said for disbursements to set her to Sea again				—	497	03	00						
—	—	To Account of several Trades-men for Provisions taken up				2	413	17	00						
Ditto.	—	To Humphrey Barnes for Port of Letters and Meetings by him expended				—	03	00	03						
							4593	14	03						
		R To the Owners distributively for the Balance being their Dividend					4912	04	00						
							9505	18	03						
<i>The Division.</i>															
		To William Brown for his $\frac{1}{2}$ part of the said				1637	08	00							
		To Humphrey Barnes for his $\frac{1}{2}$ of the said				1228	01	00							
		To James Williams for his $\frac{1}{2}$ of the said				1228	01	00							
		To Thomas Jennings for his $\frac{1}{12}$ of the said				409	07	00							
		To John Collins for his $\frac{1}{12}$ of the said				409	07	00							
						4912	04	00							
<i>John Collins Commander and Owner of $\frac{1}{12}$</i>															
1651.						Dr.									
Decem.	12	To Ship Neptune for $\frac{1}{12}$ of her setting out to Sea				1	49	16	00						
—	—	To William Brown received towards his part of the Ships setting out				2	198	00	00						
—	—	To Humphrey Barnes for his part of the said				—	150	00	00						
—	—	To Thomas Jennings received towards his part of the said				—	49	00	00						
—	—	To James Williams received for his part of the said				—	150	00	00						
Febr.	12	To Humphrey Barnes for his $\frac{1}{2}$ of \pounds 912 outward Freight to Livorn				—	73	09	04						
—	—	To James Williams for his $\frac{1}{2}$ of the said				—	73	09	04						
—	—	To Ship Neptune for Provisions and furniture sold at Livorn				—	147	18	00						
March.	24	To Humphrey Barnes for $\frac{1}{2}$ of \pounds 200 Freight to Scandaroon				—	16	13	04						
(1652.)	—	To James Williams for his $\frac{1}{2}$ of the said				—	16	13	04						
Sept.	17	To Ship Neptune for $\frac{1}{2}$ part of 9 Months, 5 Days Freightment				1	1130	11	01						
—	—	To the said for Freight of preece Goods and Currance				—	68	15	00						
Febr.	28	To Turkey Company received of them to pay the Mariners				2	2000	00	00						
—	—	To Humphrey Barnes for $\frac{1}{2}$ part of \pounds 1. Port of Letters				—	13	04							
R	—	To Balance due to himself					461	05	03						
							4586	04	00						

Ledger of the Ships Question.

					l.	s.	d.
1651.		Per contra the said Ship	Cr				
Decem.	12	By William Brown and Owners for their parts to set her out 2, 2, 2, 2-	I	597	12	00	
Febr.	12	By John Collins for Ships necessities sold at Livorn	I	147	18	00	
1652.							
Sept.	17	By the said for $\frac{1}{3}$ of 9 Months, 5 Days Freightment at 37 ^{ol.} per Mo—	—	1130	11	01	
	—	By Humphrey Barnes for his $\frac{1}{3}$ of the said Freightment —	2	1130	11	01	
	—	By James Williams for his $\frac{1}{3}$ of Ditto Freight —	—	1130	11	01	
Febr.	14	By Turkey Company for Freight of 450 Tonn of Currance —	—	2250	00	00	
	—	By John Collins for Freight of piece Goods and Currance —	—	68	15	00	
March	24	By the Parliament for her value sold to the Publique —	3	3050	00	00	
				9505	18	03	

1651.		John Collins	Cr.				
Decem.	12	By Ship Neptune for Moneys disbursed to set her out —	I	597	12	00	
1652.							
Febr.	28	By the said for disbursements abroad, due to dead Men for their } Wages, and to set her out again —	—	3579	05	00	
	—	By the said for $\frac{1}{11}$ of the Dividend —		409	07	00	
				4586	04	00	

Ledger of the Ships Question.

(2)

Anno					l.	s.	d.
1651.		<i>William Brown</i> Owner of $\frac{1}{3}$	Dr.				
Decem.	12	To Ship <i>Neptune</i> for the $\frac{1}{3}$ of her setting out		1	199	04	00
1652.							
March	24	To the Parliament received <i>per</i> him in part of the Ships appraisement		3	1000	00	00
	R	To Balance due to himself			636	04	00
					1835	08	00
1651.		<i>Humphrey Barnes</i> $\frac{1}{4}$ part Owner	Dr.				
Decem.	12	To Ship <i>Neptune</i> for $\frac{1}{4}$ of her charge in setting out		1	149	08	00
1652.							
Sept.	17	To the said for $\frac{1}{3}$ part of 9 Months, 5 Days Freightment			1130	11	01
	R	To Balance due to himself			192	11	06
					1472	16	07
1651.		<i>James Williams</i> $\frac{1}{4}$ part Owner	Dr.				
Decem.	12	To Ship <i>Neptune</i> for $\frac{1}{4}$ of her setting to Sea		1	149	08	00
1652.							
Sept.	17	To the said for $\frac{1}{3}$ of 9 Months, 5 Days Freightment			1130	11	01
Febr.	28	To <i>Humphrey Barnes</i> for $\frac{1}{3}$ part of <i>ij^l</i> . paid Port of Letters		2		13	04
March	24	To the Parliament for $\frac{1}{3}$ of the Ships appraisements sequestred <i>per</i> order		3	659	00	09
		To Turkey company for $\frac{1}{4}$ of their Balance attached and condemned		2	62	10	00
					2002	03	02
1652.		Account of several Trades-men	Dr.				
March	24	To Parliament receivable from the Treasurers of the Navy		3	413	17	00
1651.		<i>Thomas Jennings</i> $\frac{1}{2}$	Dr.				
Decem.	12	To Ship <i>Neptune</i> for $\frac{1}{2}$ of her setting to Sea		1	49	16	00
	R	To Balance due to himself			408	11	00
					458	07	00
1652.		Turky Company	Dr.				
Febr.	14	To Ship <i>Neptune</i> for Freight of 450 Tonn of Currance		1	2250	00	00

Leidger of the Ship Question.

			l.	s.	d.
1651 Decemb.	12.	By John Collins paid him towards setting out $\frac{1}{4}$ ----- By Ship Neptune for $\frac{1}{4}$ of the Dividend -----	I	198 <u>1637</u> 1835	00 08 00
William Brown. Cr.					
1651. Decemb. Febr. March	12. 12. 24	By John Collins paid him towards setting out $\frac{1}{4}$ of the Ship ----- By the said for $\frac{1}{4}$ of \$ 912 outward Freight ----- By the said for $\frac{1}{4}$ of \$ 200 Freight to Scanderoon -----	I I ---	150 73 16	00 09 13
1652. Febr.	28	By Ship Neptune and Freighters for disbursements for port of Let } ters and Meetings as in their Accounts in Dr. fol. 1, 2, 2 ----- } By Ship Neptune $\frac{1}{4}$ of the Dividend -----	--- --- ---	04 <u>1228</u> 1472	06 01 07
Humphrey Barnes Cr.					
1651 Decemb. Febr. March	12. 12. 24	By John Collins paid him towards $\frac{1}{4}$ of the Ships setting out ----- By the said for $\frac{1}{4}$ of \$ 912 outward Freight to Livorn ----- By the said for $\frac{1}{4}$ of \$ 200 Freight of Jews Goods -----	I --- ---	150 73 16	00 09 13
	R	By Ship Neptune for $\frac{1}{4}$ of the Dividend ----- By Balance owing by him -----	--- ---	1228 <u>538</u> 2002	01 19 03
James Williams Cr.					
1652. Febr.	28	By Ship Neptune for provisions taken up -----	---	413	17 00
Per contra the Artificers Account Cr.					
1651. Decemb.	12	By John Collins paid towards $\frac{1}{4}$ of the Ships setting to Sea ----- By Ship Neptune for $\frac{1}{4}$ of the Dividend -----	I ---	49 <u>409</u> 458	00 07 07
Per contra Cr.					
1652. Febr. March	28 24	By John Collins paid him in part of Freightment ----- By James Williams for $\frac{1}{4}$ of the Balance attached in their hands ----- By Balance owing by them -----	I 2 ---	2000 62 <u>187</u> 2250	00 10 10 00
Turkey Company Cr.					

Leidger of the Ship Question.

(3) 1652. March	24	<div>Parliament</div> <div>To Ship Neptune for her value or appraisement</div>	Dr.	l.	s.	d.
				3050	00	00
<hr/>						
		<div>Account of Balance</div>	Dr.			
		To James Williams owing by him		533	19	06
		To Turkey Company owing per them		187	10	00
		To the Parliament due upon that Account		977	02	03
				1698	11	09
<hr/>						
<hr/>						
<div>The Division of the former Balances according to the Equity of the Account.</div>						
<hr/>						
		<div>James Williams</div>	Dr.			
		To Balance owing per him as above		533	19	06
<hr/>						
		<div>Turkey Company</div>	Dr.			
		To Balance owing per them		187	10	00
<hr/>						
		<div>Parliament</div>	Dr.			
		To Balance due upon the foot of that Account		977	02	03

Ledger of the Ship Question.

		l. s. d.		
<i>Per contra the Parliament.</i>		Cr.		
1652	By William Brown paid him per the Treasurers of the Navy	2	1000	00 00
March	By Account of Artificers payable to them for their provisions	—	413	17 00
30	By James Williams for 1/4 of the Ships value sequestred	—	659	00 09
30	By Balance due upon this Account	—	977	02 03
30		—	3050	00 00
<i>Balance per contra</i>		Cr.		
	By Thomas Jennings owing to him	—	408	11 00
	By John Collins owing to him	—	461	05 00
	By William Brown owing to him	—	636	04 00
	By Humphrey Barnes owing to him	—	192	11 06
		—	1698	11 06
<i>Per contra James Williams</i>		Cr.		
	By John Collins for his proportion of this Debt when recovered, or Loss if unrecoverable	—	59	06 08
	By Thomas Jennings for his proportion of the said	—	59	06 08
	By Humphrey Barnes for his share of the said	—	177	19 10
	By William Brown for his proportion of the said	—	237	06 05
		—	533	19 06
<i>Per contra the Division of the Turkey Comp^a Debt</i>		Cr.		
	By John Collins for his proportion of the said when paid in	—	20	16 08
	By Thomas Jennings for his proportion of the said	—	20	16 08
	By Humphrey Barnes for his proportion of the said	—	62	10 00
	By William Brown for his proportion of the said	—	83	06 08
		—	187	10 00
<i>The Division.</i>				
	By John Collins for his proportion of the said when paid in	—	108	11 04
	By Thomas Jennings for his proportion of the said	—	108	11 04
	By Humphrey Barnes for his part of the said Balance	—	325	14 01
	By William Brown for his part of the said	—	434	05 06
		—	977	02 03

Leidger of the Ship Question

<i>William Brown</i>		Dr.	L.	s.	(d.)
To <i>James Williams</i> for the proportion of his debt			237	06	04
To Turkey Company for the Proportion of the Balance owing by them			83	06	08
To the Parliament for the proportion of that Balance due to him when paid in			434	05	06
To <i>Humphrey Barnes</i> for the Balance of this Account receivable from him in ready Money			436	16	07
			1191	15	02

<i>John Collins</i>		Dr.	L.	s.	(d.)
To <i>James Williams</i> for the proportion of his debt			59	06	08
To Turkey Company for the proportion of that debt due to himself			20	16	08
To the Parliament for the proportion of that Balance due to himself			108	11	04
To <i>William Brown</i> for the proportion of the 1000 ^l receivable from him in ready Money			111	02	03
To <i>Humphrey Barnes</i> for the foot of this Account receivable from him in ready Money			161	08	04
			461	05	03

<i>Thomas Jennings</i>		Dr.	L.	s.	(d.)
To <i>James Williams</i> for the share of his debt			59	06	07
To Turkey Company for the proportion of their debt			20	16	08
To the Parliament for the proportion of their debt			108	11	04
To <i>William Brown</i> for the proportion of the 1000 ^l . receivable from him in ready Money			111	02	03
To <i>Humphrey Barnes</i> for the foot of this Account due from him in ready money			108	14	02
			408	11	00

<i>Humphrey Barnes</i>		Dr.	L.	s.	(d.)
To <i>James Williams</i> for the proportion of his debt			177	19	10
To Turkey Company for the proportion of their debt			62	10	00
To the Parliament for the proportion of their Balance			325	14	01
To <i>William Brown</i> for the proportion of the 1000 ^l . receivable from him in ready Money			333	06	08
			899	10	07

Ledger of the Ship Question.

		l.	s.	d.
<i>Per contra William Brown</i>		Cr.		
<i>The Division of the 1000^l. received per him from the Parliament.</i>				
R	By John Collins for his proportion of the said payable in ready Money—	111	02	03
	By Thomas Jennings for his proportion of the said—	111	02	03
	By Humphrey Barnes payable to him for his proportion—	333	06	08
	By Balance due to himself as it stands in the former Account—	636	04	00
		1191	15	02
<i>Per contra</i>		Cr.		
R	By Balance due to himself, as in the former Account—	461	05	03
<i>Per contra</i>		Cr.		
R	By Balance due to himself as in the former Account—	408	11	00
<i>Per Contra</i>		Cr.		
R	By Balance due to himself—	192	11	06
	By William Brown payable to him to Balance his Account—	436	16	07
	By John Collins payable to him to Balance his Account—	161	08	04
	By Thomas Jennings payable in ready Money to Balance his Account—	108	14	02
		899	10	07

Freight of the Ship

Per contra William Brown

The Division of the 1000 received per him
from the Parliament.

By John Collier for his proportion of the said payable in ready Money
By John Collier for his proportion of the said
By William Brown payable to him for his proportion
By William Brown due to himself as it stands in the former Account

Per contra

By William Brown due to himself as in the former Account

Per contra

By William Brown due to himself as in the former Account

Per contra

By William Brown due to himself as in the former Account

By William Brown payable to him for his proportion

By William Brown payable to him for his proportion

By William Brown payable to him for his proportion

The Fifth QUESTION.

A Merchant of London, namely John Bostwick, desires to see an Account of double Exchange stated upon these suppositions and rates following.

1 He draws upon his friends Factor or Correspondent at *Lixborn*, Duccats 6000 at several prices, whereof the medium was 53^d payable at Usance.

2 He remits to his Correspondent at *Venetia* 1200^l. Sterling at 48^d. the Duccat di Banco.

3 The Factor at *Lixborn* adding $\frac{1}{2}$ per centum provisions of the first Draught and $\text{£ } 5$ paid Brokerage and Port of Letters, draws the Balance of his Account on the Factor at *Sivil*, at $\text{£ } 106$ for $\text{£ } 100$ in *Sivil*.

4 The Correspondent at *Venetia* deducting out of the first remittance to him his provisions at $\frac{1}{2}$ per centum and $\text{£ } 7$ paid Brokerage and Port of Letters, makes over the Balance in his hands to the Factor at *Naples* at $\text{£ } 100$ *Venetia* for $\text{£ } 101$ at *Naples*.

5 The Factor at *Sivil* adding provisions at $\frac{1}{2}$ per centum and $\text{£ } 5$ — 122 Marveides paid Brokerage and Port of Letters draws the Balance of his Account on the Factor at *Genoa*, at 442 Marveides for 1 Crown of the Sun.

6 The Factor of *Naples* deducting out of the remittance made to him his provisions at $\frac{1}{2}$ per centum and $\text{£ } 6$ — 48 paid Brokerage and Port of Letters makes over the Balance in his hands to John Bostwick Merchant of London at 68 Pence the Duccat.

7 The Factor at *Genoa*, adding to the Draught made upon him $\text{x } 40$ and 58 Sols for his Provisions at $\frac{1}{2}$ per centum and Brokerage and Port of Letters, draws the Balance of his Account on John Bostwick Merchant at London, at 83 Pence Sterling the Crown of the Sun.

Item, John Bostwick, in the Term of these Exchanges, disbursed in Brokerage of his *Lixborn* draught, &c. and in Port of Letters 3^l. — 2^s. — 3^d. Sterling.

The question propounded is to know his Gain or Loss by these Exchanges.

The process of the work may be seen by the relative figures; The Answer is, he gained 137^l. — 10^s. — 00^d. Sterling by industry with other metis Monies which hath lain in his own hand the whole Tract of time.

The Coins of these places are according to the Map of Commerce.

<i>Venetia</i>	— 24 Gros	} make 1 £ or Duccat.
<i>Lixborn</i>	— 400 Raes	
<i>Sivil</i>	— 375 Marveides	
<i>Naples</i>	— 100 Grains	
<i>Genoa</i>	— 68 Sols	make 1 x or Crown.

Leidger of the Question of Exchange.

John Bostwick Merchant of London or Ditto his Account of Cash.		Dr.	
(1)	To Account of Exc ^a for <i>Lixhorn</i> , draw on the Factor } there, the Exc ^a at 53 ¹ / ₄ d. the Duccat ———— } £ 6000 ————	Sterling	l. s. d. 1337--10--00
(6)	To Account of Exc ^a for <i>Naples</i> remitted home by the Fa. } for there, the Exc ^a at 68 ^d . per Duccat ———— } £ 5976 ————		1693--04--00 3030--14--00
Account of Exc ^a for <i>Lixhorn</i>		Dr.	
(3)	To Account of Exc ^a for <i>Civil</i> drawn on the Factor there at £ Mar. £ 106 here for £ 100 there ———— } £ 5683--36--00		6025--
Factor at <i>Sivil</i> , or Account of Exc ^a for <i>Ditto</i> place		Dr.	
(5)	To Factor at <i>Genoa</i> drawn by the Factor here on him at } 442 Marveides for 1 Crown of the Sun ———— } X 4846--18--00	Marv.	5712--00--00
Account of Exchange for <i>Venetia</i>		Dr.	
(2)	To John Bostwick, Merchant of London, remitted hither } by him at 48 ^d . the Duccat <i>di Banco</i> ———— } £ 1200--00--00	l. s. d. grosses.	£ 6000--00--00
Account of Exchange for <i>Genoa</i> or Factor there		Dr.	
(7)	To John Bostwick Merchant of London for the Balance } drawn on him at 83 ^d . Sterling the Crown of the Sun ———— } £ 1690--01--00	l. s. d. Cr. Sols.	4887--00--00
Account of Exchange for <i>Naples</i> .		Dr.	
(4)	To Factor at <i>Venetia</i> remitted hither per him at £ 100 } there for £ 101 here is ———— } £ 5963--00--00	gr. grains.	£ 6022--63--00

Leidger of the Question of Exchanges.

Per contra.		Cr.	
(2)	By Account of Exc ^a for <i>Venetia</i> remitted to the Factor } there at 48 ^d the Duccat <i>di Banco</i> —	Sterling. £ 6000	l. s. d. 1200-00-00
(7)	By Account of Exc ^a for <i>Genoa</i> drawn by the Factor there } at 83 Pence Sterling the Crown of the Sun—	X 4887--	1690-01-09 3-02-03
	Paid Brokerige of the <i>Lixborn</i> draught Port of Letters, &c.—		137-10-00
R	By Balance gained by these Exchanges—		3032-14-00
<hr/>			
Factor at <i>Lixborn</i> , or Account of Exc ^a for <i>ditto</i> place		Cr.	
	Sterling l. s. d.		
(1)	By <i>John Bostwick</i> Merchant of <i>London</i> , drawn by him—	1337-10-00	6000-00-00
	By provisions at $\frac{1}{2}$ per centum to be added is—		20-00-00
	By Brokerige and Port of Letters to be added—		5-00-00
			6025-00-00
<hr/>			
Per contra		Cr.	
(3)	By Factor at <i>Lixborn</i> drawn by him at £ 106 there for £ 100 here £ 6025	£	£ Marv. 5683-361
	By Provisions to be added at $\frac{1}{2}$ per centum—	£	22-267
	By Brokerige and Port of Letters to be added—	£	5-122
			5712-00-00
<hr/>			
Per contra Factor at <i>Venetia</i>		Cr.	
	By provisions to be deducted at $\frac{1}{2}$ per centum—	£	30-00-00
	By Brokerige and Port of Letters—	£	7-00-00
(4)	By Factor at <i>Naples</i> remitted the Balance thither at } £ 100 here for £ 101 is there—	£ 6022-63-£	5963-00-00 6000-00-00
<hr/>			
Factor at <i>Genoa</i>		Cr.	
(5)	By Factor at <i>Sevill</i> drawn by him at 442 Marveides the—	£ Marv.	Cr. Sols. 4846-10
	Crown of the Sun is—	£ 5712-00-X	40-58
	By provisions at $\frac{1}{2}$ per centum Brokerige and port of Letters to be added—	X	4887-00-00
<hr/>			
Factor at <i>Naples</i> .		Cr.	
	By provisions to be deducted at $\frac{1}{2}$ per centum—	£	£ grains. 40-15
	By Brokerige and Port of Letters—	£	6-48
(6)	By <i>John Bostwick</i> Merchant at <i>London</i> remitted the Balance to him at 68 pence the Duccat—	Sterling 16931-45-0 £	5976-00 6022-63-



A N
Easie Partable Account

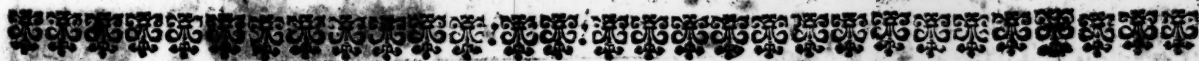
BETWEEN
Three D Y E R S:

WHICH MAY SERVE
As an INTRODUCTION to BEGINNERS,

And being well understood,

Affords sufficient variety and Knowledge for the Stating

OF THE
ACCOUNTS of most PARTNERSHIPS.



The Wast-Book of the Partable Account of a Dye-house.

Having observed that some Dyers, through their unskilfulness in Accounts Irregular small Books, neglect in Ballancing the same, not heeding that Book-Debts and Accounts intermitted 6 Tears or more, are irrecoverable by the Statute of Limitation; and unwary agreements made by word of Mouth: without so much as a Memorandum in Writing signed concerning the same, have fallen into great Controversies, and lost their Estates thereby. For their Instruction, I have framed the easie Partable Account following, which well understood, may be a good Introduction to beginners, and as fit for all sorts of Traders, as if an account had been suted to their own particular concernment.

January 15th 1664.

Three Dyers, viz. Adam Barker, Charles Doble, and Edward Franklin, enter into an equal Copartnership; Adam Barker hath in Stock namely, Utensils in the Dye-house, as Coppers, Fatts, Iron, and Plummers work, &c. appraised at

l. s. d.

234 13 00

And are to be maintained and left worth so much.

Thirty Chaulder of Coal, at 20s

30 00 00

Ten Cask of Argal neat 90C—000s—27^l. at 30^s. per Centum

135 07 00

He hath a Lease of the Dye house, and is to be allowed 100^l. Annually for Rent, and 'tis agreed to allow him it, as so much put into Stock, the first Years Rent is

100 00 00

500 00 00

Charles Doble brought into Stock

3 Tonns of Allom at 25^l.

75 00 00

1 Tonn of Brasil Wood

28 00 00

100^l. futtle of Coucheaneel at 30^s. per pound

150 00 00

18C of Fustick at 6^s. 8^d. per Cent.

06 00 00

3 Hogs-heads of Coppras neat 16C at 10^s

8 00 00

10 Bales of Crop Mather neat 85C at 4^l

340 00 00

607 00 00

Edward Franklin brought into Stock

10 Bags of Shumack neat 70C 29^ls. at 16^s

56 08 00

4 Tonn of Island Woad at 15^l. per Tonn

60 00 00

He payeth Charles Doble the Surplus of his Stock above 500^l. which is—
The remainder to compleat his own Stock he hath ready in Cash to supply the Trade with, and is

10 00 00

276 12 00

And by agreement, is to be allowed 160^l. per annum, for House-keeping for the Company and their Servants.

500 00 00

At the Years end he giveth in his Cash-Book of Receipts and Disbursements reduced into Form on the following Page; also the following Account of Wares Spent in the Trade, viz.

Coals 40 Chaulder cost

40 00 00

Argal 72C at 30^s.

108 00 00

Allom 2 Tonns at 25^l per Tonn

50 00 00

Brazil Wood 1 Tonn

28 00 00

Coucheaneel 40^l. at 30^s.

60 00 00

Item, 15^l. at 28^s.

21 00 00

Fustick 18C at 6^s. 8^d.

6 00 00

Coppras 3 Hogs-heads

8 00 00

Mather 68C Crop at 4^l.

272 00 00

Shumach 10 Bags weight 70C 29^ls. at 16^s

56 08 00

Island Woad 3 Tonns

45 00 00

Spanish Indico 3 Cask futtle 336 at 6^s.

100 16 00

Argal lost in weght 27^l.

795 04 00

Lost in loose Goods about the Dye-house, as Hay, Weld, Bran, Soot, Alder-bark, Galls, &c. (whereof no particular Account is kept and are charged to Account amongst the petits,) to the value of—

10 00 00

The Waste-Book of the partable Account of a Dye-house.

			l.	s.	d.
		<i>Also he giveth in the following Account of Earnings and Passages in Trade.</i>			
1655.					
June	1	Sold Charles Doble upon Account 5 Chaulder of Coals	5	00	00
March	25	Bought of John Watkins Dyer, upon Account, 3 Cask of Spanish Indico q ^c 3C grofs is 336 ^l . futtle at 6 ^s .	100	16	00
May	7	Sold him upon Account 60 ^l . of Coucheaneel at 31 ^s .	93	00	00
		<i>Earned of Jericho Cudworth Merchant, for Dying of</i>			
May	7	70 Cottons in Colours at 20s.	70	00	00
July	8	300 Yards of Cotton, green at 5 ^s .	75	00	00
	10	70 Starr Bayes, Woad Blew, at 15s.	52	10	00
August	12	60 long Flannels in Colours at 6s. 8d.	20	00	00
Sept.	16	300 Manchester Bays at 9 ^s .	135	00	00
October	7	600 Nothern Kerlies at 6 ^s . in colours	180	00	00
			532	10	00
		<i>Received of Jericho Cudworth, on Account.</i>			
August	12	20 peeces of Coxhall Bayes q ^c 1400 Yards at 2 ^s . 6d.	175	00	00
		Item, 2 Bales of Mul Mathier, weighing 30C. at 30 ^s .	45	00	00
			220	00	00
		<i>Earned of John Garthwait, Spanish Merchant, for Dying of viz.</i>			
1664.					
March	17	600 Ell Broad Perpetuano's, in Colours, at 4s.	120	00	00
1665.					
April	5	400 Hunsco ^t Sayes, Dutch Blew at 5s.	100	00	00
June	4	700 Coloured Bayes at 12 ^s .	420	00	00
Sept.	9	500 Minikin Bayes in Colours at 30 ^s .	750	00	00
Decem.	7	100 peeces of Searges in Colours at 3 ^s . 4d.	16	13	04
			1406	13	04
		<i>Received of him upon Account</i>			
April	7	Spanish Indico 240 ^l . futtle, at 6 ^s . 8d.	80	00	00
		2 Tonn of Fustick at 6 ^s . 8d. the C grofs	13	06	08
		Abated him upon Account		13	04
			94	00	00
		<i>John Coplestone, sold to him upon Account.</i>			
1665.					
April	30	40 peeces of double Bocking Bayes at 6 ^l .	240	00	00
Novem.	28	Exchanged with him 20 black Coxhall Bayes for so many white ones, he to allow for the Dying	20	00	00
			260	00	00
		<i>Wares received of him upon Account.</i>			
1665.					
May	3	1 Tonn of Brasil Wood	28	00	00
	15	60 Pound of Coucheaneel, at 28 ^s .	82	00	00
	20	10 Bags of Shumack, neat 65C at 15 ^s .	48	15	00
June	25	1 Tonn of Island Wood at 14 ^l .	14	00	00
			172	15	00
		<i>The Account is to be Stated to find what the Tears gains of the Trade comes to, and the Partners having agreed to continue their first Stock, would divide the Surplus.</i>			
		<i>See the Account of the Dye-house and of Balance.</i>			

The Cash-book of the Dye-house Partable Account.

		<i>CASH in the Administration of Edward Franklin.</i>		Dr.		
				l.	s.	d.
1664.	15	To his Account of Stock for Cash brought in to supply the Trade—		276	12	00
1665.	7	To Argal for 2 Cask weighing netto 18C sold to H. I. at 32 ^s . per centum ready Money—		28	16	00
June	24	To Mather for 2 Bales of Crop Mather, neat 17C. sold to L. M. at 4 ^l . 4 ^s per centum—		71	08	00
Sept.	29	To John Garthwait received of him—		500	00	00
Decemb.	28	To the said received of him in full—		812	13	04
	29	To Jericho Cudworth received of him in part—		132	10	00
	30	To John Coplestone received of him in full—		87	05	00
				1909	04	04

The Books of Accounts necessary for Dyers to keep, are

- 1 A *CASH-BOOK* stated as this is, or the petties may be inserted at large in the outward Column, and all such Sums put therein as are not intended to have a particular Account of them Posted.
- 2 A *WARE-BOOK*, Charging all Received or Bought with the Particular Weights or Bulk on the Debitor, or left-hand Page, and all Sold, Spent, or Delivered on the Creditor, or right-hand Page, allowing each Commodity its distinct Account both Debitor and Creditor.
- 3 A *WORK-BOOK*, or Book of Earnings, charging on the Debitor side, all Goods received, the time when, and at what Rate Dyed, and on the Creditor side, the time when delivered, with what else shall be thought necessary.
- 4 Out of these may be Stated a *LEIDGER*, with an Alphabet thereto, after the form following, to which one inward Column more is necessary, to shew where any Parcel on the Debitor side is corresponded on the Creditor, and the contrary, where any Sum on the Creditor side stands Debitor.

If this be well considered, that each line is posted or entred twice, viz. there where you read it, and again in the Account whose Name followeth the Words To or By; This Account may be understood, by the meanest Capacity.

But if you conceive the *CASH-BOOK*, *WARE-BOOK*, and *WORK-BOOK*, to be parts of the *LEIDGER*, and are unwilling to State a distinct *LEIDGER*, then may the Accounts of Goods remaining, and Utensils be drawn up in the *WARE-BOOK*, and the other Accounts of Traders and of Stock, Dye-house, and Balance, be Stated in the *WORK-BOOK*, and Signed by the Partners when adjusted.

The Cash-Book of the Dye-house Partable Account.

		Cash Per Contra	Cr.	Sums posted particularly.			General charges.		
				l.	s.	d.	l.	s.	d.
1664.									
Februa.	22	By Bayes for 40 p ^s of white double Bockings, q ^t 2000 Yards at 4 ^l . per piece		160	00	00			
1665.									
March	25	To the Brick-layer for Work, as per Acquittance Page 7 of ditto Book		00	00	00	2	17	00
		To the Company for Sealing of Cloth, as per Acquittance Page 8		00	00	00	2	14	00
		To the Women for 200 Tynes of Liquor		00	00	00	5	00	00
		For Cording of 84 Cloths		00	00	00	3	00	00
		To the Taylor for Cloaths for the men, as per Acquittance Page 8		00	00	00	7	15	00
		For a Horse		00	00	00	9	00	00
		For Grinding 1 Tun of Brazil Wood		00	00	00	2	00	00
		For Hay for the Horse		00	00	00	2	00	00
May	30	By Coals for 20 Chaulder cost		20	00	00			
June	7	By John Watkins Dyer, paid him in full		07	16	00			
		For Bran as per Acquittance Page 5		00	00	00	17	00	00
	10	By Argal for 5 Cask neat 80C bought of N. O. at 30 ^s . per Cent.		120	00	00			
		For 10 Load of Weld		00	00	00	40	00	00
		For 3 pair of Washing Boots		00	00	00	2	08	00
		For Caulk as per Acquittance, Page 8		00	00	00	17	00	00
		For 10 Dozen of Candles		00	00	00	3	00	00
	24	By Allom for 1 Tun bought of Mr. Salway		24	00	00			
		To the Plummer as per Bill and Acquittance Page 7		00	00	00	11	07	00
		To Mr. Atkins for Pump-Irons, as per Acquittance Page 8		00	00	00	3	05	00
Sept.	10	By Coals for 12 Chaulder, at 18 ^s .		10	16	00			
	20	By Coppras for 1 Hogs-head		02	10	00			
	29	By Stock of Adam Barker for his $\frac{1}{4}$ of 450 ^l . divided		150	00	00			
		By Stock of Charles Doble, for the said		150	00	00			
		By Stock of Edward Frankling, for the said		150	00	00			
Octob.	29	To the Copper-Smith as per Bill and Acquittance Page 9		00	00	00	45	07	00
Decem.	28	By Diet for the Journey-men and Apprentices, &c. for a Year per Agreement		00	00	00	160	00	00
		By Wages paid to 5 Journey-men for a Year, as per their Acquittances in Folio 7, 9, 11		00	00	00	100	00	00
		Paid for a Years Rent of the Coal-Seller		00	00	00	3	00	00
		Disburled in Petty Charges as per particulars		00	00	00	222	19	03
		The Total of Incident Charges charged to the Account of							
		Loss or Dye-house in one Article is		664	12	03	664	12	03
R		By Balance remaining in Cash		449	10	01			
				1909	04	04			

The Leidger of the Dye-house Partable Account.

		l.		s.		d.	
<div> <div>1665.</div> <div>Septem.</div> <div>29</div> <div> <div>Stock of <i>Adam Barker</i></div> <div>Dr.</div> </div> </div>							
				150	00	00	
	R	To Cash taken out		515	16	11	
		To Balance due to the same		665	16	11	
<div> <div>1664.</div> <div>Januar.</div> <div>15</div> <div> <div>Stock of <i>Charles Doble</i></div> <div>Dr.</div> </div> </div>							
		To Stock of <i>Edward Frankling</i> for Cash received of <i>Ditto</i>		107	00	00	
	1	To Coals for 5 Chaulder sold him		05	00	00	
	29	To Cash taken out of Stock		150	00	00	
	R	To Balance due		510	16	11	
				772	16	11	
<div> <div>1665.</div> <div>Sept.</div> <div>29</div> <div> <div>Stock of <i>Edward Frankling</i></div> <div>Dr.</div> </div> </div>							
		To Cash taken out		150	00	00	
	R	To Balance due		515	16	11	
				665	16	11	
<div> <div>1664.</div> <div>Januar.</div> <div>15</div> <div> <div>Utensils in the Dye-house</div> <div>Dr.</div> </div> </div>							
		To Stock of <i>Adam Barker</i> for the value of them		234	13	00	
<div> <div>1664.</div> <div>Januar.</div> <div>15</div> <div> <div>Coals</div> <div>Dr.</div> </div> </div>							
		To Stock of <i>Adam Barker</i> for 30 Chaulder		30	00	00	
	30	To Cash paid for 20 Chaulder		20	00	00	
	10	To the said for 12 Chaulder at 18 ^s .		10	16	00	
				60	16	00	
<div> <div>1664.</div> <div>Januar.</div> <div>15</div> <div> <div>Argal</div> <div>Dr.</div> </div> </div>							
		To Stock of <i>Adam Barker</i> for 10 Cask weighing,					
		<i>viz.</i>		90	00	27	at 30 ^s
	10	To Cash for 5 Cask		80	00	00	at 30 ^s
				170	00	27	
	R	To the Dye-house for the neat gains		109	00		
				286	16	00	
<div> <div>1664.</div> <div>Januar.</div> <div>15</div> <div> <div>Allom is</div> <div>Dr.</div> </div> </div>							
		To Stock of <i>Charles Doble</i> for 3 Tuns at 25 ^l .		75	00	00	
	24	To Cash for 1 Tun bought of <i>Mr. Salway</i>		24	00	00	
				99	00	00	

The Leidger of the Dye-house Partable Account.

		Stock of Adam Barker			Cr.		
1664.					l.	s.	d.
Januar.	15	By Utensils in the Dye-house			234	13	00
		By Coals for 30 Chaulder			30	00	00
		By Argal for 10 Cask neat 90C-00q ^{rs} - 27 ^l at 30s			135	07	00
		By the Dye-house for 2 Years Rent			100	00	00
		By the said for $\frac{1}{3}$ of 497 ^l - 10 ^s - 9 ^d Dividend			165	16	11
					665	16	11
		Stock of Char's Doble			Cr.		
1664.							
Januar.	15	By Allom for 3 Tunns			75	00	00
		By Brazil Wood for 1 Tun			28	00	00
		By Coucheaneel for 100 ^l . futtle at 30 ^s			150	00	00
		By Fustick for 18C at 6 ^s 8 ^d			6	00	00
		By Coppras for 3 Hogsheds neat 16C at 10 ^s			8	00	00
		By Mather for 10 Bales Crop neat 85C at 4 ^l			340	00	00
		By $\frac{1}{3}$ of the Dividend			165	16	11
					772	16	11
		Stock of Edward Franklin			Cr.		
1664.							
Januar.	15	By Shumack for 10 Bags neat 70C 2q ^{rs} at 16 ^s			56	08	00
		By Woad for 4 Tunn at 15 ^l			60	00	00
		By Charles Doble his Account of Stock for the Surplus paid			107	00	00
		By Cash brought into Trade			276	12	00
		By $\frac{1}{3}$ of the Dividend			165	16	11
					665	16	11
		Utensils			Cr.		
1665.							
Decemb.	30	By Account of Goods remaining born thither			234	13	00
		Coals			Cr.		
1665.							
June	1	By the Dye-house for 40 Chaulder spent			40	00	00
		By Stock of Charles Doble for 5 Chaulder sold him			5	00	00
		By Goods remaining for 17 Chaulder left cost			15	16	00
					60	16	00
		Argal			Cr.		
1665.							
June	7	By Cash for 2 Casks weight	C	q ^{rs}	1	Sold to J. H. }	
		at 32 ^s per cent.	18	00	00		28
		By the Dye-house for	72	00	00	spent as per }	108
		Particulars at 30s					
		By Goods remaining for	80	00	00	left at 30 ^s	120
		Lost in weight	00	00	27		000
			170	00	27		256
		Allom			Cr.		
1665.							
Decem.	30	By the Dye-house for 2 Tuns spent			59	00	00
		By Goods remaining for 2 Tuns left			49	00	00
					99	00	00

The Leidger of the Dye-house Partable Account.

			Dr.	l.	s.	d.
1664.		Brazil Wood				
Januar.	15	To Stock of Charles Doble for 1 Tun		28	00	00
1665.						
May	3	To John Coplestone for 1 Tun		28	00	00
				56	00	00
		Coucheaneel	Dr.			
1664.						
Januar.	15	To Stock of Charles Doble for 100 ^l futtle at 30 ^s		150	00	00
1665.						
May	15	To John Coplestone for 60 ^l futtle at 28 ^s		82	00	00
		To the Dye-house for the neat gains		04	00	00
				236	00	00
		Fustick	Dr.			
1664.						
Januar.	15	To Stock of Charles Doble for 18C at 6 ^s 8 ^d		6	00	00
1665.						
April	7	To John Garthwait for 2 Tunis at 6 ^s 8 ^d per cent.		13	06	08
				19	06	08
		Coppras	Dr.			
1664.						
Januar.	15	To Stock of Charles Doble for 3 h ^h neat 16C at 10 ^s		8	00	00
		To Cash for 1 h ^h neat 5C at 10 ^s		2	10	00
				10	10	00
		Mather	Dr.			
1664.						
Januar.	15	To Stock of Charles Doble for 10 Bales of Grop Mather neat 85C at 4 ^l		340	00	00
1665.						
August	12	To Jericho Cudworth for 2 Bales of Mul Mather neat 30C at 30 ^s		45	00	00
		To the Dye-house for the neat gains		3	08	00
				388	08	00
		Shumack	Dr.			
1664.						
Januar.	15	To Stock of Edward Frankling for 10 Bags neat 70C 29 ^s at 16 ^s		56	8	00
1665.						
May	20	To John Coplestone for 10 Bags neat 65C at 15 ^s		48	15	00
				105	03	00
		Island Wood	Dr.			
1664.						
Januar.	15	To Stock of Edward Frankling for 4 Tun at 15 ^l		60	00	00
		To John Coplestone for 1 Tun		14	00	00
				74	00	00
		John Watkins Dyer	Dr.			
1665.						
May	7	To Coucheaneel for 60 ^l futtle sold him at 31 ^s		93	00	00
June	7	To Cash paid him in full		07	16	00
				100	16	00
		Spanish Indico.	Dr.			
1664.						
March	25	To John Watkins Dyer for 3 Cask futtle 336 ^l at 6 ^s		100	16	00
1665.						
April	7	To John Garthwait for 240 ^l futtle at 6 ^s 8 ^d		80	00	00
				180	16	00

The Leidger of the Dye-house Partable Account.

			l.	s.	d.
1665.		Brazil Wood			
Decem.	30	By the Dye-house for 1 Tun spent	28	00	00
		By Goods remaining for 1 Tun left	28	00	00
			56	00	00
1665.		Coucheapeel			
May	7	By John Watkins Dyer for 60 ^l futtle sold him at 31 ^s	93	00	00
		By the Dye-house for 40 ^l spent at 30 ^s	60	00	00
		By the said for 15 ^l spent at 28 ^s	21	00	00
		By Goods remaining for 45 ^l left at 28 ^s	62	00	00
			236	00	00
1665.		Fustick			
Decem.	30	By the Dye-house for 18C spent at 6 ^s 8 ^d	6	00	00
		By Goods remaining for 2 Tun left cost	13	06	08
			19	06	08
1664.		Coppras			
Decem.	30	By the Dye-house for 3 h' h' spent	8	00	00
		By Goods remaining for 1 h' h' left	2	10	00
			10	10	00
1665.		Mather			
June	24	By Cash received for 2 Bales of Crop Mather neat 17C at 4 ^l 4 ^s sold L.M.	71	08	00
Decem.	30	By the Dye-house for 68C spent at 4 ^l	272	00	00
		By Goods remaining for 2 Bales of Mul Mather cost	45	00	00
			388	08	00
1665.		Shumack			
Decem.	30	By the Dye-house for 10 Baggs spent cost	56	8	00
		By Goods remaining for 10 Baggs left cost	48	15	00
			105	03	00
1665.		Island Wood			
Decem.	30	By the Dye-house for 3 Tuns spent	45	00	00
		By Goods remaining for 2 Tuns left	29	00	00
			74	00	00
1665.		John Watkins			
March	25	By Spanish Indico for 3 Cask q ^t 3C grosses 336 ^l futtle at 6 ^s per pound	100	16	00
		Spanish Indico.			
		By the Dye-house for 3 Cask spent cost	100	16	00
		By Goods remaining for 240 ^l futtle cost	80	00	00
			180	16	00

The Leidger of the Dye-house Partable Account.

				l.	s.	d.
						</

The Leidger of the Dye-house Partable Account.

			Cr.	l.	s.	d.
1665.		<i>Fericho Cudworth</i>				
August	12	By Bayes for 20 p ^s Coxhall q ^r 1400 Yards at 2 ^s . 6d.		175	60	00
	—	By Mather for 2 Bales of Mul Mather, weighing netto 30C at 30 ^s per cent.		45	00	00
Decem.	29	By Cash paid in part		132	10	00
		By Balance owing by him		180	00	00
				532	10	00
1665.		<i>Bays</i>	Cr.			
April	30	By John Coplestone for 40 p ^s of double Bocking Bayes dyed Black, sold } him at 6 ^d per piece		240	00	00
Nov.	28	By the said for the Exchange of 20 p ^s of Coxhalls dyed Black, for } White ones		20	00	00
	R	By Goods remaining for 20 p ^s White Coxhall Bayes		175	00	00
				435	00	00
1665.		<i>John Coplestone</i>	Cr.			
May	3	By Brazil Wood for 1 Tun		28	00	00
	15	By Coucheaneal for 60 ^l futtle at 28 ^s		82	00	00
	20	By Shumack for 10 Baggs neat 65C at 15 ^s		48	15	00
June	25	By Island Wood for 1 Tun at 14 ^d		14	00	00
Decem.	30	By Cash paid to Balance		87	05	00
				260	00	00
1665.		<i>John Garthwait</i>	Cr.			
April	7	By Spanish Indico for 240 ^l futtle at 6 ^s 8d		80	00	00
	—	By Fustick for 2 Tuns at 6 ^s 8d the C gross		13	06	08
Sept.	29	By Cash then paid		500	00	00
	—	By the Dye-house for an Abatement			13	04
Decem.	28	By Cash paid to Balance		812	13	04
				1406	13	04
		<i>Goods remaining</i>	Cr.			
		By Account of Balance born thither		913	00	08

The Leidger of the Dye-house Partable Account.

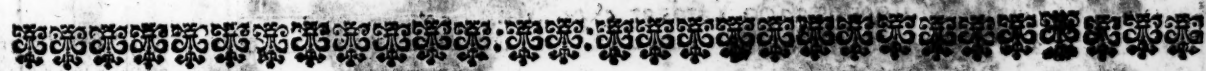
Dye-house or Lofs		Dr.		
To Wares for sundry Commodities spent, viz. in a Year ending the 29 December, 1665.				
	<i>l.</i>	<i>s.</i>	<i>d.</i>	
To Coals for 40 Chaulder	40	00	00	
To Argal for 72C	108	00	00	
To Allom for 2 Tuns	50	00	00	
To Brazil Wood for 1 Tun	28	00	00	
To Coucheaneel for 40 ^l as 30 ^s	60	00	00	
To the said for 15 ^l at 28 ^s	21	00	00	795 04 00
To Fustick for 18C at 6 ^s 8 ^d	6	00	00	
To Coppras for 3 h' h'	8	00	00	
To Mather for 68C Crop at 4 ^l	272	00	00	
To Shumack for 10 Baggs	56	08	00	
To Island Wood for 3 Tuns	45	00	00	
To Spanish Indico for 3 Cask	100	16	00	
To Stock of Adam Barker for a Years Rent				100 00 00
To John Garthwait for an Abatement				13 04
To Cash for the Total of sundry Disbursements in the outward Column				664 12 03
To the Stocks of the Partners for the Dividend, being the neat gains of one Years Trade				497 10 09
				2058 00 04
Account of Balance		Dr.		
shewing where the Estate is.				
To Goods remaining for their value		913	00	08
To Cash		449	10	01
To Jericho Cudworth owing by him		180	00	00
		1542	10	09
To proceed in new Books let the Debitor and Creditor side of Balance change places, be transcribed and Posted thus, viz.				
Account of Balance		Dr.		
To Stock of Adam Barker		500	00	00
To Stock of Charles Doble		500	00	00
To Stock of Edward Frankling		500	00	00
		1500	00	00

The Leidger of the Dye-house Partable Account.

Per Contra Dye-house or Profit		Cr.	l.	s.	d.
By Argal for the neat gains			1	09	00
By Coucheaneel for the said			4	00	00
By Mather gained thereby			3	08	00
By Bayes for the like			100	00	00
By Goods remaining for divers loose Goods left that are charged to }			10	00	00
Account in the Disbursements per Contra }					
By John Garthwait for Earnings			1406	13	04
By Jericho Cudworth for the said			532	10	00
			2058	00	04
<hr/>					
Balance per Contra shewing to whom due.		Cr.			
By Adam Barker due to his Stock			915	16	11
By Charles Doble for the said			510	16	11
By Edward Frankling for the like			515	16	11
By this Account to leave each man 500 ^l in Stock, there must be more divided in Cash 42 ^l 10 ^s 9 ^d viz.			1942	10	09
To Adam Barker	l.	s.	d.		
	15	16	11		
To Charles Doble	10	16	11		
To Edward Frankling	15	16	11		
	42	10	09		
<hr/>					
Accompt of Balance		Cr.			
By Wares remaining post the Particulars			913	00	08
By Cash remaining			406	19	04
By Jericho Cudworth owing by him			180	00	08
			1500	00	00



A Controversal Account,
PARTABLE
Between Three Merchants,
In an ADVENTURE for the
Streights or Levant.



The Wast-Book of the Levant Partable Question.

1674.
April.

Three Merchants enter into a Copartnership, to Lade a Cargazoon of Goods, on the Ship Neptune, bound for Smyrna in the Streights, to divide Profit and Loss, Proportionable to their Stocks.

First the said Company Buy of Simon Segerstone Clothier, a parcel of Broad Cloaths, viz.

20 York-shire Gall Blacks at 10 ^l per p ^s q ^t 28 Yards each	200	00	00
10 Western Reds q ^t 30 Yards each at 10 ^l per piece	300	00	00
10 Suffolk Violets q ^t 28 Yards each at 17 ^l per p ^s	170	00	00
3 Western Greens q ^t 38 Yards each at 10 ^l per piece	30	00	00
	700	00	00

The Company having engaged equally for the Payment thereof, he is to forbear the Value, till the Ships return, within 8 Months more or less, and then to take out the Value in Cotton Wool, at the price Currant, in the Interim, to be allowed Interest at 6 per Centum per Annum; Wherefore this Adventure is in equal thirds, but the following Stocks are Proportionally Partable.

John Speed is to furnish his Stock in Bayes and he bringeth in

20 pieces of Coxhall q ^t 1400 Yards at 2 ^l 6 ^s	175	00	00
20 pieces of Bockin double Bayes q ^t 1000 Yards made two Bales, at 4 ^l per piece	80	00	00
80 pieces of Manchester of 46 Yards in a piece at 4 ^l made 5 Bales	320	00	00
He paid Package and Charges of the said 11 Bales	7	00	00
And paid to John Collins one of the Adventurers to Disburse in Customs	18	00	00
	600	00	00

Moreover there is due to John Hethergood Dyer, for Dying the said 120 pieces of Bayes at 15^s per p^s one with another x^c which according to custom, he trusts the Company with till the end of the Year

90

Henry Marvail, another of the Adventurers, furnisheth his Stock in Sarges and Perpetuanos, viz.

100 p ^s of Colchester Sarges q ^t 2200 Yards at 5 ^s per Yard	540	00	00
The Dying and Sealing at 4 ^s per piece	20	00	00
Package into 5 Bales with Carriage	1	10	00
40 pieces of Perpetuano's Yard Broad at 3 ^l per piece	120	00	00
Package into two Bales and Charges	3	00	00
20 Pieces West Country narow Perpetuano's in one Bale, at 2 ^l	40	00	00
Package, Setting, Pressing, and Caldaring	3	10	00
Dying of these 60 pieces at 4 ^s	12	00	00
	740	00	00

The Wast-Book of the Levant Partable Question.

John Collins furnisheth his Stock in Kerfies, viz.

200 Narrow Tork-shire Whites q ^c 3600 Yards at 1 ^s 15 ^s per p ^s	350	00	00
100 Newbery Whites q ^c 2400 Yards at 4 ^s	480	00	00
20 Sorting Hampshires q ^c 560 Yards at 3 ^s 6 ^d	98	00	00
Package in 12 Bales with Wrappers	6	00	00

Paid Custom outwards, viz.

Of 320 pieces of Kerfies	18	03	04
Of 120 pieces of Bayes	13	00	00
Of 100 pieces of Searges	4	01	03
Of 60 pieces of Perpetuanos	2	04	00
Paid for Tilletts, Canvas, Tape, Buckram, Rope, and Package of 3 Bales of Broad Cloaths	2	16	00
More for Customs, Charges, Sealing, and Ware-house-room	11	10	00
Disburfed for a Feast at the Ships setting out	5	00	00

December the First

The Ship being returned and arrived, *Henry Marvail*, one of the Adventurers, agreeth with the rest to allow them 12 per Centum Profit of all the Monies invested into Mohair Yarn, and to take that Commodity upon his own Account at 5^s the Doller or ₧.

December the Second.

John Collins, one of the Adventurers, at the request of the rest, is to Disburfe Money for taking up the Returns, and accordingly, did so, and gives in the following Account of Sales, &c.

For the Custom of 60 Bags of Galls	15	08	06
Freight and Charges	32	00	00
For the Custom of 1600 Bags of Cotton Wool	125	00	00
Freight at ₧ 1 ¹ / ₂ per Bag at 5 ^s per ₧	600	00	00
Crage Charges and Ware-house-room	9	12	00
For Custom, Freight, and Charges of 6 Bales of Chamlets	128	00	00
More due to the Farmers of the Customs for the Additional Impost of the Chamlets	64	00	00

December 10th

Sold to <i>Simon Segerstone</i> Clothier, 600 Bags of Cotton Wool weight gros 425C netto tare 4 per centum abated 409-3-8 the 8 ^l allowed or abated at 3 ^l per centum	1229	05	00
---	------	----	----

Being Delivered in payment for Cloth formerly bought, for which he is to be allowed 8 Months Interest at 6 per centum, and the Balance or Surplus due from him, is to be taken out in Broad Cloths for the next Adventure, which he hath in readiness, and wherein the Adventurers will run an equal hazard.

The Wast-Book of the Levant Partable Question.

	l.	s.	d.
<i>December 11th</i>			
Sold <i>John Hethergood</i> Dyer, 27 Baggs of Galls neat tare 7 ^l per Bag de- ducted 77C at 2 ^l 10 ^s per Cent. ————— }	192	10	00
And two of the Adventurers, viz. <i>John Collins</i> and <i>John Speed</i> have bought the remaining 33 Bags of the Company neat 93C 2q ^{rs} 12 ^l at 2 ^l 10 ^s per cent. to Ship off in halves for Dantzick ————— }	234	00	00
<i>December 12th</i>			
Sold <i>Abraham Bennett</i> Merchant 400 Bags of Cotton Wool neat 273C } at 2 ^l 18 ^s per Cent. ————— }	791	14	00
Towards the which he pays in hand —————	291	14	00
The rest payable within one Month —————			
<i>Ditto 14th</i>			
Sold <i>John Saunders</i> 600 Bags of Cotton Wool neat 410C at 3 ^l . —————	1230	00	00
In lieu whereof he is to deliver the Company Manchester Cottons and Fustians at the price agreed upon, and afterwards mentioned.			
<i>Ditto 16th</i>			
Received into the Ware-house from <i>John Saunders</i> 300 p ^s of Manchester Fustians q ^t 38 Yards each at 36 ^s —————	540	00	00
130 p ^s of Lancashire Millains at 2 ^l —————	260	00	00
12 Drumsats for Package valued at —————	12	00	00
<i>Ditto then also received</i>			
80 p ^s of Northern or Kendal Cottons for Wrappers at 20 Yards each at 6 ^d a } Yard ————— }	40	00	00
50 Manchester Rowles at 40 Yards a piece is 2000 Yards, at 3 ^s 6a ———	350	00	00
Dressing 6 ^s and Dying 9 ^s a piece in Colours to be allowed him is ———	37	10	00
<i>Ditto</i>			
Sold to <i>Philip Clarke</i> 4 Bales of Chamlets q ^t 120 p ^s by measure 2400 Yards } at 6 ^s ————— }	720	00	00
For the which he pays in hand to <i>John Collins</i> —————	400	00	00
The remainder to stand out 4 Months.			
The remainder of the Chamlets being 40 p ^s the Adventurers have equally } shared and valued at ————— }	240	00	00
<i>January 20</i>			
<i>Abraham Bennett</i> having by reason of his Debts betook himself to the <i>Fleet</i> , the Adventurers Compound his Debt for 10 ^l in the Pound, and the Composition being 250 ^l was paid to <i>John Collins</i> ————— }	250	00	00

The Wast-Book of the Levant Partable Question.

January 25th 1664.

The Adventurers met, and *Henry Marvaile*, one of them, being unwilling to Adventure in the Cottons and Fustians; *John Collins* and *John Speed* have taken them upon their own Accounts at the first Costs for a Partable Voyage in halves for *Spain*.

And then the Adventurers agreed to give the Captain of the Ship the Balance in his hands.

And to allow *John Collins* for Disbursing the Customs, and for Warehouse-room of the Returns

And desire him against the next meeting to give in the Account Stated, and agree to allow for Book-keeping

The Foreign Dollers or \pounds of 8, to be rated at 5^s each.

l. s. d.

20 00 00

20 00 00

Advertisement.

After the Factors Foreign Account follows the *Leidger* of this Question brought to a Balance required, in the performance whereof, the difficulty that hapned was about the Profit of the Returns of Cloth, which seems equitably Divided, when the whole Profit of the Returns, viz.

l. s. d.

875 18 10

Bears such Proportion thereto, viz.

214 04 06

As the sum adventured in Returns

3759 04 02

Doth to the Produce of the Cloth

991 18 09

But before this Distribution could be made, it was necessary to Divide the 35^l Loss, allowed for Accomptant-ship, and given the Captain (which concerns the whole) in such Proportion as the Costs of the whole Adventure outward, viz.

4213 11 03

Doth to the whole Adventure homewards

3759 04 02

And thus there will arise to be applied to the Account of Loss outwards

18 09 11

And the remainder homewards

16 10 01

Now how much of this outward Loss, viz.

18 09 11

Was to be applied to Cloth, viz.

3 05 02

Was found by the Proportion of the first Costs of the whole Adventure outwards

4213 11 03

To the first Costs of the Cloth

742 06 00

Lastly, the Partable Profit on the whole, viz.

957 16 09

is divided in such Proportion as the Stocks that the Adventurers had lying in Disburso, during the term of the Voyage.

The Leidger of the Levant Partable Question.

		Broad Cloths 3 Bales q ^t 43 Pieces		Dr.	£	s.
R		To Cash paid Freight at £ 10 per Bale	£	30	00	
		To ditto paid Custom and Port Charges	£	130	00	
		To Provisions at £ 2 per centum	£	84	20	
		To Account Currant for the neat proceed	£	3967	60	
					4212	00
		Bayes 11 Bales q ^t 120 Pieces		Dr.		
R		To Cash paid Freight at £ 7 per Bale	£	77	00	
		To Custom and Port Duties, Warehouse, and Charges	£	140	00	
		To Provisions of Sales at £ 2 per centum	£	64	00	
		To Account Currant for the neat proceed	£	2919	00	
					3200	00
		Searges 5 Bales q ^t 100 p ^s				
R		To Freight at £ 7 per Bale	£	35	00	
		To Cash paid Custom and Charges	£	120	00	
		To Provisions at £ 2 per Centum	£	111	27	
		To Account Currant for the neat proceed	£	3401	13	
					3667	40
		Perpetuanos 3 Bales q ^t 60 Pieces		Dr.		
R		To Freight	£	24	00	
		To Cash paid Custom and Port Charges	£	35	00	
		To Provisions of Sale	£	18	00	
		To Account Currant for the neat proceed	£	823	00	
					900	00
		Kerfies 12 Bales q ^t 130 pieces		Dr.		
R		To Cash paid Freight at £ 8 per Bale	£	96	00	
		To ditto for Customs and Port Charges	£	176	00	
		To Provisions of Sale at £ 2 per centum	£	88	00	
		To Account Currant for the neat proceed	£	4040	00	
					4400	00
		Galls		Dr.		
R		To Cash paid for 60 double Bags w ^t 150 Quintars at £ 4 per Quintar	£	600	00	
		To Cash paid Custom and Charges	£	21	25	
		To Provisions at £ per centum	£	12	40	
					637	40
		Cotton Wools		Dr.		
R		To Cash paid for 1600 Bags w ^t 1200 Quintars at £ 6	£	7200	00	
		To Port Charges and Customs	£	280	00	
		To Provisions at £ 2 per centum	£	149	48	
					7629	48
		Chamlets		Dr.		
R		To Cash paid for 160 pieces q ^t 4200 Picos at £ 1	£	2100	00	
		To the said for Custom Charges, and Package in 6 Bales	£	84	00	
		To Provisions £ 2 per centum	£	43	54	
					2227	54

The Leidger of the Levant Partable Question.

Broad Cloaths		Cr.	£	s
By Cash for 3 Western Greens made 152 Picos at £ 2½ per Pico	£		380	00
By Ditto for 10 Western Reds and 20 York-shire Blacks made 780 Picos at £ 3 per Pico	£		2340	00
By ditto for 10 Suffolk Violets made 373 Picos at £ 4	£		1492	00
			<u>4212</u>	00

Bayes		Cr.	£	s
By 20 ps of Bockin and 80 ps of Manchester sold at £ 30	£		3000	00
By 20 ps Coxhall at £ 60 per piece	£		1200	00
			<u>4200</u>	00

Searges		Cr.	£	s
By Cash received for 100 ps q ^t 2934 Picos at £ 1½ per Pico	£		3667	40

Perpetuano's		Cr.	£	s
By Cash received for 60 ps sold at £ 15 per ps	£		900	00

Kerfies		Cr.	£	s
By Cash received for 20 Sorting <i>Hampshires</i> at £ 35 each	£		700	00
By the said for 200 narrow <i>Torkshire Whites</i> at £ 12	£		2400	00
By the said for 100 <i>Newberry Whites</i> at £ 13	£		1300	00
			<u>4400</u>	00

Galls		Cr.	£	s
R By Account Currant for the first Costs	£		637	40

		Cr.	£	s
R By Account currant for the first Costs	£		7629	48

Chamlets		Cr.	£	s
R By Account Currant for the first Costs born thither	£		2227	54

Leidger of the Levant Partable Question.

Mohair Yarn		Dr.	£	s.
To Cash paid for 14 Bales pack'd in Felts w ^t 50 Quintars at $\pounds 60$ per Quintar			3000	00
To ditto for 10 Fangots without Felts w ^t 21 Quintars at $\pounds 61$ per Quintar			1281	00
To Custom and Port Charges, &c.			172	00
To Provisions at $\pounds 2$ per centum			89	05
			4542	05

The Account Currant of the Adventurers		Dr.	£	s.
To Galls for the first Cost of 60 Bags			637	40
To Cotton Wools for the first costs of 1600 Bags			7629	48
To Chamlets for the first costs of 160 p ^s			2227	54
To Mohair Yarn for the costs of 14 Bales 10 Fangots			4542	05
To Cash paid the Captain for the Comp. Primage			54	06
To the said paid him the Balance due			60	00
Smyrna the 20 th September, 1664.	Thomas Chillingworth.		15150	73

1664.
April.

Broad Cloaths in equal Adventure		Dr.	l.	£	s.	d.
To Simon Segerstone for 43 p ^s cost			700	00	00	
To the said for 8 Months Interest			28	00	00	
To Stock of John Collins Disbursed for Package, &c.			2	16	00	
To the said for Customs, Charges, Sealing, and Ware-house-room			11	10	00	
To Profit partable for a proportion of 35 ^l allowed for Accomptant-ship, &c.			3	05	02	
R To the Stocks of the Adventurers for their equal Dividend			460	12	01	
			1206	03	03	

Stock of John Speed		Dr.	l.	£	s.	d.
To Cottons for his moiety of 80 p ^s and 50 Rowles	} at first costs.		213	15	00	
To Fustians for his moiety of 430 p ^s			406	00	00	
To Chamlets for his $\frac{1}{2}$ of 40 p ^s divided			80	00	00	
To Simon Segerstone for the $\frac{1}{2}$ of his Balance to be employed in the next Adventure in Broad Cloths			167	01	08	
To Balance due to complet the Provenue of his Stock			135	03	11	
			1002	00	07	

1664.
Decemb.

John Hethergood Dyer		Dr.	l.	£	s.	d.
11 To Galls for 27 Bags neat 77C sold him at 2 ^l 10 ^s			192	10	00	

The Leidger of the Levant Partable Question.

		<i>Per Contra Mohair Yarn</i>	Cr.	£	s.
		By the Account Currant of the Adventurers for the first Costs born thither		4542	05
		<i>Per Contra the Account Currant of the Adventurers</i>	Cr.		
		By Broad Cloaths for the neat proceed of 43 p ^s		3967	60
		By Bayes for the neat proceed of 120 p ^s		2919	00
		By Searges for the proceed of 100 p ^s		3401	13
		By Perpetuano's for the proceed of 60 p ^s		823	00
		By Kerfies for the proceed of 320 p ^s		4040	00
				15150	73
1664.	Sept.	<i>Per contra Broad Cloaths Equipartable</i>	Cr.	l.	£. d.
		By Thomas Chillingworth Factor at Smyrna for the neat proceed of 43 pieces there sold		991	18 09
		By Profit and Loss Partable for the Profit of the returns by Cloth		214	04 06
				1206	03 03
1664.	April	<i>Stock of John Speed</i>			
		By Bayes for 120 p ^s in a partable Adventure for Smyrna cost		582	00 00
		By Stock of John Collins for Monies paid him towards Customs		18	00 00
		By Broad Cloths for his $\frac{1}{2}$ of the gains thereby		153	10 08
		By Profit partable for his Proportion of the Gains		248	09 11
				1002	00 07
1664.	April	<i>John Hethergood Dyer</i>	Cr.		
		By Bayes in Voyage to Smyrna for Dying 120 p ^s		90	00 00
		By Kerfies in Ditto Voyage for Dying 320 p ^s		96	00 00
January.		By Balance owing		6	10 00
				192	10 00

The Leidger of the Levant Partable Question.

				l.	s.	d.
1664.		Stock of <i>Henry Marvail</i>		Dr.		
Decemb.	I	To Mohair Yarn for the first Costs of the whole Parcel		1135	10	04
	—	To profit Partable for the 12 per centum gains		136	04	07
	10	To <i>Simon Segerstone</i> for $\frac{1}{2}$ of his Balance to be adventured in Broad-cloths		167	01	08
	11	To Galls for the Moiety of 30 Bags to be adventured to <i>Dantzick</i>		117	00	00
	16	To Chamlets for the $\frac{1}{2}$ of the value of 40 p ^s divided		80	00	00
				1635	16	17
1664.		Stock of <i>John Collins</i>		Dr.		
April		To Stock of <i>John Speed</i> for Cash received towards payment of Customs—		18	00	00
		<i>John Collins</i>				
Decemb.	10	To <i>Simon Segerstone</i> for the $\frac{1}{2}$ of his Balance to be laid out in Broad-		167	01	08
		Cloaths for the next adventure				
	11	To Galls for his Moiety of 33 Bags bought of the company to Ship off		117	00	00
		for <i>Dantzick</i>				
	12	To <i>Abraham Bennet</i> for Cash received in part of Cotton Wool		291	14	00
	16	To <i>Philip Clarke</i> for Cash received in part of Chamlets		400	00	00
		To Chamlets for $\frac{1}{2}$ of the value of 40 p ^s divided		80	00	00
Januar.	20	To <i>Abraham Bennet</i> received upon Composition for his Debt		250	00	00
	25	To Cottons for the Moiety of the first Costs of 80 p ^s and 50 rowles to		213	15	00
		Ship for <i>Spain</i>				
		To Fustians for the Moiety of the Costs of 430 pieces		406	00	00
	R	To Balance due to himself upon this Account		553	12	05
				2497	03	01
1664.		<i>Simon Segerstone</i> Clothier		Dr.		
Decemb.	10	To Cotton Wools for 600 Bags netto 409C—39 ^s at 3 ^l per Cent.		1229	05	00
1664.		Bayes Partable in Voyage to <i>Smyrna</i>		Dr.		
April		To stock of <i>John Speed</i> for 120 p ^s Cost with Charges		582	00	00
		To <i>John Hethergood</i> Dyer for Dying the same		90	00	00
		To Stock of <i>John Collins</i> disbursed for Customs outwards		11	00	00
		To Profit Partable for the neat gains		114	15	00
				797	15	00

The Leidger of the Levant Partable Question.

1664.		Stock of <i>Henry Marvail</i>	Cr.	l.	s.	d.
April.		By Searges for 100 p ^s Colchester in a partable Adventure to <i>Smirna</i> —		561	10	00
		By perpetuanos in <i>Ditto</i> Voyage for 60 p ^s cost —		178	10	00
		By Broad Cloaths for $\frac{1}{2}$ of their neat gains —		153	10	8 $\frac{1}{2}$
		By profit, partable for his Proportion thereof —		306	09	6 $\frac{1}{2}$
		By Balance owing by <i>Henry Marvail</i> —		435	16	04
				1635	16	07
1664.		Stock of <i>John Collins</i>	Cr.			
April.		By Kerfies for 320 p ^s in a partable Adventure to <i>Smirna</i> the first costs with Package, are as per particulars —		934	00	00
		By the said for Customs outward —		18	03	04
		By Bayes in <i>ditto</i> Voyage for Customs of 120 p ^s —		13	00	00
		By Searges partable for Customs of 100 p ^s —		4	01	03
		By Perpetuanos partable for Customs of 60 p ^s —		2	04	00
		By Broad Cloaths for Package of 3 Bales —		2	16	00
		By the said for Charges, Customs, Sealing and Warehouse —		11	10	00
		By Loss partable disbursed for a Feast at the Ships setting out —		05	00	00
		<i>John Collins</i>	Cr.			
Decemb.	2	By Galls for Customs inwards disbursed —		15	08	06
		By the said for Freight —		32	00	00
		By Cotton Wool for the Customs —		125	00	00
		By the said for Freight —		600	00	00
		By <i>ditto</i> for other Charges —		9	12	00
		By Turkey Chamlets for the Customs —		128	00	00
		By Loss partable allowed for disbursing the Customs —		20	00	00
		By the said allowed for Stating the Account —		20	00	00
		By Broad Cloaths for $\frac{1}{2}$ of the gains thereby —		153	10	8 $\frac{1}{2}$
		By Profit partable for his Proportion of that Dividend —		402	17	3 $\frac{1}{2}$
				2497	03	01
1664.		<i>Simon Segerstone</i>	Cr.			
April.		By Broad Cloaths for 43 p ^s fold the Company as per particulars —		700	00	00
Decemb.	10	By the said for 8 Months Interest thereof —		28	09	00
Janer.	25	By Balance carried to the Stocks of the Adventurers each $\frac{1}{2}$ to be made Good in Cloath for another Adventure —		501	05	00
				1229	05	00
1664.		<i>Bayes</i>	Cr.			
Sept.	20	By <i>Thomas Chillingworth</i> Factor at <i>Smirna</i> for their neat proceed as per Account —		729	15	00
				2919	00	

The Leidger of the Levant Partable Question.

1664.		Serges Tripartite in Voyage to Smyrna	Dr.	l.	s.	d.
April.	—	To Stock of Henry Marvail for 100 p ^s of Colchesters cost		56	10	00
	—	To Stock of John Collins disbursed for Customs outwards		4	01	03
	R	To Profit Partable for the neat gains		28	14	06
				850	05	09
1664.		Perpetuanos Partable in ditto Voyage	Dr.			
April.	—	To Stock of Henry Marvail for the Costs of 60 pieces		178	10	00
	—	To Stock of John Collins disbursed for Customs outwards		2	04	00
	—	To Profit Partable for the neat gains		25	01	00
				205	15	00
1664.		Kerfies Partable in Voyage to Smyrna	Dr.			
April.	—	To Stock of John Collins for 320 p ^s cost with Package		934	00	00
	—	To John Hethergood for Dying		96	00	00
	R	To Stock of John Collins disbursed for Customs outwards		18	03	04
				1048	03	04
1664.		Thomas Chillingworth Factor at Smyrna	Dr.			
Sept.	20	To Broad Cloaths	\$ 3967 60	991	18	09
	—	To Bayes	\$ 120 p ^s	729	15	00
	—	To Searges	\$ 100 p ^s	850	05	09
	—	To Perpetuanos	\$ 60 p ^s	205	15	00
	—	To Kerfies	\$ 320 p ^s	1010	00	00
			\$ 5150 73	3787	14	06
1664.		Galls Partable	Dr.			
Sept.	20	To Thomas Chillingworth for the first Costs of 60 Bags at Smyrna		159	07	06
Decemb.	2	To John Collins disbursed for Customs		15	08	06
	—	To the said disbursed for Freight and Charges		32	00	00
	R	To Profit Partable for the neat gains		219	14	00
				426	10	00
1664.		Cotton Wool 1600 Bags Partable	Dr.			
Sept.	20	To Thomas Chillingworth for the first Costs at Smyrna		1907	00	00
Decemb.	2	To John Collins for the Customs by him disbursed		125	00	00
	—	To the said for Freight and other Charges		609	12	00
Januar.	20	To Abraham Bennet for the Moiety of his debt lost by Composition		250	00	00
	R	To Profit Partable for the neat gains		358	19	00
				3250	19	00
1664.		Chamlets 160 Pieces Partable	Dr.			
Sept.	20	To Thomas Chillingworth for the first Costs as per Account		556	18	04
Decemb.	2	To John Collins for the Customs and Charges disbursed		128	00	00
	—	To the Farmers of the Customs for the Additional Impost due		64	00	00
	R	To Profit Partable for the neat gains		211	01	08
				960	00	00

The Leidger of the Levant Partable Question.

1664.	Sept.	20	By Thomas Chillingworth for the neat proceed of 100 ps. —————	Cr.			
					l.	s.	d.
					850	05	09
1664.	Sept.		Perpetuano's	Cr.			
			By Thomas Chillingworth for the neat proceed of 60 ps —————		205	15	00
1664.	Sept.	20	Kerfies partable	Cr.			
Januar.	R		By Thomas Chillingworth for the neat proceed of 320 ps —————		1010	00	00
			By Lois partable for the Balance lost on this Commodity —————		38	03	04
					1048	03	04
1664.	Sept.	20	Thomas Chillingworth	Cr.			
			By Galls } 60 Bags —————	£	637	40	159 07 06
			By Cotton Wool } for the first 1600 Bags —————	£	7629	18	1907 08 00
			By Mohair Yarn } Costs of 14 Bales 10 Fangots —————	£	4542	05	1135 10 04
			By Chamlers } 160 pieces —————	£	2227	54	556 18 04
			By Lois partable for the Ships Comp. Primage and Averidge —————	£	54	06	13 10 04
Januar.	25		By Ditto for the Balance paid the Capt and by the Adventu- } rers given him —————	£	60	00	15 00 00
					15150	73	3787 14 06
1664.	Decemb.	11	Galls	Cr.			
			By John Hethergood Dyer for 27 Bags netto 77C sold him at 2 ^l 10 ^s —————		192	10	00
			By John Collins for his Moiety of 33 Baggs Shipt in Partnership for Danzick as per Wast-book —————		117	00	00
ditto			By Stock of John Speed for his Moiety thereof —————		117	00	00
					426	10	00
1664.	Decemb.	10	Cotton Wool	Cr.			
			By Simon Segerstone Clothier for 600 Bags netto 409C 39 ^{rs} sold him at 3 ^l per Centum —————		1229	05	00
			By Abraham Bennet for 400 Bags netto 273C sold him at 2 ^l 18 ^s per cent. —————		791	14	00
			By John Saunders for 600 Bags sold him netto 410C at 3 ^l in barter —————		1230	00	00
					3250	19	00
1664.	Decemb.	16	Chamlers	Cr.			
			By Philip Clarke Mercer for 2 Bales of 120 Pieces by measure 2400 Yards Sold him at 6 ^s per Yard —————		720	00	00
			By the Stocks of the three Adventurers for 40 pieces equally Shared by measure, and value at —————		240	00	00
					960	00	00

The Ledger of the Levant Partable Question.

			Dr	l.	s.	d.
		Mohair Yarn	Dr			
		Fourteen Bales in Felts.				
		Ten Fangots without Felts.				
1664.						
Sept.	20	To Thomas Chillingworth for the first Costs		1135	10	04
	R	To Profit partable for the neat gains		136	04	07
				1271	14	11
1664						
Januar.	25	Farmers of the Customs	Dr			
	R	To Balance standing out due to them		64	00	00
1664.						
Decemb	12	Abraham Bennett	Dr.			
		To Cotton Wool for 400 Bags netto 273C sold him at 2 ^l 18 ^s per Cent.		791	14	00
1664.						
Decemb	14	John Saunders Clothier	Dr.			
		To Cotton Wool for 600 Baggs netto 410C sold him in Barter at 3 ^l per cent.		1230	00	00
	R	To Balance due to him		09	10	00
				1239	10	00
1663.						
Decemb	16	Cottons	Dr.			
		To John Saunders for 80 p ^s of Northern or Kendal Cottons for Wrappers				
		at 20 Yards each at 6 ^d per Yard		40	00	00
		To the said for 50 Manchester Rowles q ^t 40 Yards each is 2000				
		Yards at 3 ^s 6d		350	00	00
		To the said for Dressing and Dying at 15 ^s a p ^s in Colours		37	10	00
				427	10	00
1664.						
Decemb	16	Fustians	Dr.			
		To John Saunders for 300 p ^s of Manchesters containing 38 Yards each, at		540	00	00
		36 ^s per peece		260	00	00
		To the said for 130 peecees of Lancashire Millains at 2 ^l		12	00	00
		To the said for 12 Drumsats for Package		812	00	00

The Leidger of the Levant Portable Question.

			l.	s.	d.
1664.		Mohair Yarn	Cr.		
Decem.	1	By Stock of <i>Henry Marvail</i> for his Contract for them		1135	10 04
	—	By the said for the 12 per Centum Profit agreed		136	04 07
				1271	14 11
1664.		Farmers of the Customs	Cr.		
Decem.	2	By Chamlets for the Additional Impost of 160 pieces neat 640 ^l at 2 ^l per pound value at 1 ^s per pound		64	00 00
1664.		Abraham Bennet	Cr.		
Decem.	12	By <i>John Collins</i> for Cash paid in part		291	14 00
January	20	By the said for the Moiety of the Debt upon Composition		250	00 00
	—	By Cotton Wool for the other Moiety lost		250	00 00
				791	14 00
1664.		John Saunders	Cr.		
Decem.	16	By Cottons received in Barter as in <i>ditto</i> Account		427	10 00
	—	By Fustians so received		812	00 00
				1239	10 00
1664.		Cottons	Cr.		
January	25	By <i>John Collins</i> for the Moiety of their costs per Contra, being by him intended for <i>Spain</i> in another Partnership		213	15 00
	—	By Stock of <i>John Speed</i> for the other Moiety		213	15 00
				427	10 00
1664.		Fustians	Cr.		
January	25	By <i>John Collins</i> for one Moiety for his Adventure to <i>Spain</i>		406	00 00
	—	By Stock of <i>John Speed</i> for the other Moiety		406	00 00
				812	00 00

Leidger of the Levant Partable Question.

			l.	s.	d.
1664.		<i>Philip Clark Mercer</i>			
Decemb.	16	To Chamlets for 20 ps in 4 Bales q. 2400 Yards sold him at 6 ^s per Yard	740	00	00
1664.		<i>Losses Partable outwards</i>			
April.		To Stock of <i>John Collins</i> disbursed at a Feast	5	00	00
Sept.	20	To Kersies for the Balance lost by that Commodity	38	03	04
		To the Proportional part of 20 ^l for Accomprantship and of 15 ^l gratuity given the Captain to be placed here	18	09	11
		<i>Losses homewards</i>			
		To the remainder of the said 35 ^l placed here	16	10	01
		To <i>Thomas Chillingworth</i> for the Primage, &c. of Goods homeward paid to the Ships Comp.	13	10	04
Januar.	25	To <i>John Collins</i> for Disbursing the Customs, &c.	20	00	00
		To Broad Cloaths for its Proportion of the Profits of the returns	214	04	06
R		To Balance being the Proportional Dividend	957	16	09
			1283	14	11
		<i>Profit Partable</i>			
		To Stock of <i>John Speed</i> for its Proportion	248	09	11
		To Stock of <i>Henry Marvail</i> for its Proportion	306	09	6 1/2
		To <i>John Collins</i> for his Proportion	402	17	3 1/2
			957	16	09
		<i>Balance of the former Account</i>			
Januar.	25	To <i>John Hethergood Dyer</i> owing by him	6	10	00
		To <i>Philip Clerke Mercer</i> , owing by him	320	00	00
		To Stock of <i>Henry Marvail</i> , owing by him	435	16	04
			762	06	04

The Leidger of the Levant Partable Question.

			l.	s.	d.
1664.		<i>Philip Clark Mercer</i> Cr.			
Decem.	16	By <i>John Collins</i> for Cash paid him in part	400	00	00
	R	By Account of Balance born thither	320	00	00
			720	00	00
<hr/>					
1664.		Profits Partable outwards Cr.			
Septem.	20	By Bayes for the neat gains	44	15	00
	—	By Searges for the gains	284	14	06
	—	By Perpetuano's for the gains	25	01	00
	—	By Broad Cloths equipartable for part of the Accomptantship, and gra- tuity to be charged there	3	05	02
<hr/>					
1664.		Profits Partable homewards Cr.			
Januar.	—	By Galls for the neat gains	219	14	00
	—	By Cotton Wool for the gains of 1600 Bags	358	19	00
	—	By Chamlets for the gains of 160 pieces	211	01	08
	—	By Mohair Yarn for the neat gains on that Commodity	136	04	07
			1283	14	11
<hr/>					
		Per Contra Account of Balance Cr.			
		Shewing to whom the same is due.			
		By <i>John Saunders</i> due to him	9	10	00
		By the Farmers of the Customs due to them	64	00	00
		By Stock of <i>John Speed</i> due to it upon Balance	135	03	11
		By <i>John Collins</i> due to him upon Balance	553	12	05
			762	06	04
<hr/>					
F I N I S .					
<hr/>					
<p>THis Book is so well Corrected, that there is not found above one penny Error in the sums, and that in the Ship Question : Punctations, if wanting, the Reader may supply.</p>					

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Printed by *Miles Flesher*, for *Robert Horne* at the South entrance of the *Royal Exchange*, 1684.

N. M. P. H. T. H. A. L. A. M. I.
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Invented and Compiled by N. M. P. H. T. H. A. L. A. M. I.

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THE
P R E F A C E
TO
The R E A D E R.

THE intrinsecal scope of any Maxime, Courteous and (therein) Learned Reader, hath either to purpose a benefit or a pleasure, whereof generous Spirits in effect never will make any difference, but at a distance, in that they will get the true Benefit by the solid Pleasure, and the infallible Pleasure by the Benefit thereof. We use to supply the decay of corporal strength by necessary Food and Nourishment. Our Spirit or Mind (within speaking with us) cannot otherwise well be fed, but by solid Learning, yet never be satisfied; which is a strange thing of the more than humane mind of Man, in that no man in this transitory condition will be found never so ingenious and learned who could not yet learn and comprehend much more. Our Mind is no circumfered vessel, that could but contain a certain quantity; nay it is infinite, endless, unsearchable, all-capable, that in all things can find a period, save in it self, and haply can be wearied out, but never be satisfied and replenished with Learning and Knowledge so much as not to desire to know and learn still much more. Now if naturally all Men are desirous of Knowledge, then the question is, Why such a desire is not apparent and visible with all men? Answer, In as much as an hungry Stomach hath no appetite for loathsome nor over-hot Meats; whereof it cannot partake, so likewise every man desires to know, but not ever that which is necessary and requisite for him, nor by the means he abhors and shuns: nay many men desire for raw and unwholsom fruits when they stand more in need of Physick.

Some are of opinion that it is much better to learn but one thing artificially and fundamentally, than to keep our selves pel-mel upon many Sciences at once. But others there are that think themselves to be expert of all things, and yet never desire to learn so much perfectly as but a single one. For the first opinion these Reasons and Arguments here ensuing are alledged: Whereas Knowledge and Sciences being gifts of the Mind and treasures of the Spirit, as also the felicity of Riches doth not consist in the possession, but lawfull use thereof, so likewise it is insufficient to know much, but such Knowledge indeed must be improved, which can be performed much better by such a man that makes but one thing his constant study, than by another who learns much, but altogether imperfectly; thence it comes that a great confusion is occasioned in the Mind of Man as incapable to comprehend several things (no more than our eye properly can object but one thing) at once. If we consider the shortness of our Life, and the many things we are to study, then we will see we have scarce time enough to learn but that one thing whereunto we are ordained by Nature. And from thence it is why that excellent Lord and Chancellour of England, Verulam, was of Opinion that there should be written a particular book of every Creature, as a book of Salt, a book of Sulphur, and another book of Coals, &c. For (saith he) in that we desire to know all things, we do not know any thing perfectly; no more than the current of a River having several arms or irregular ways will run as swiftly as that which flows streight forward and regularly. Many men if compelled against their own inclination unto any work of the Brain, (for that
of

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of the hands having another Nature) can perfect but little to purpose by all their Industry; and thence it is said, that such a one is born (as it were) for Poetry, and another for Painting, or Musick, and the like. But forasmuch as there never hath been any body indued by Nature with all gifts together and at once, so a man can be but fit for one thing, and if educated and instructed in the same from his minority, he may certainly attain to the highest pitch of perfection. But those men who think to learn all together are most like unto a certain country Swain that endeavoured to pull the Horses tail altogether off at once.

But those who are of opinion that many things, if not perfectly, yet sufficiently may be learned and comprehended altogether at one and the same time, do alledge these and the like Reasons, viz. That there is nothing in this world which hath not many uses and benefits, and to find out which requires many ways trial; but what Science is there which is not united and knitted with many other Arts? therefore, say they, it is necessary that all should be comprehended and brought together, according to art, in an orderly Method.

The mind of man being a perpetual and constant fire that cannot be kept long by one Pill; it being an immortal Spirit that cannot be satisfied in this concave of fading vanity, but is ordained as it were to search and apprehend the great mysteries of God and its own Nature; Who is it then that will resist such a power except he that doth not understand the same within himself? So likewise is the Term of Life not too short, if it were not shortened by unprofitable work, and Death furthered by a disorderly living. From whence is it that the innate desire to know all things comes, if we must content our selves with but one thing; which yet not onely would be tedious, but also of little advantage and benefit to us, since there is no part which contains all the rest, but they are divided distinctly and peculiarly according to their dimensions? Considering the Knowledge of many Tongues, it first was given unto the Apostles for the propagation of the Word of God, and at this day still is very necessary for all Divines. Why then should it be said, this man doth understand the Hebrew, and therefore he cannot learn the Syriack or Arabick Tongue, another doth speak Latin, and therefore he cannot learn Italian or Spanish? To the contrary, it will rather follow, that such a man can attain to the knowledge of the rest by so much the easier as he doth speak or understand the Original: the like condition it hath with all other Parts.

The deciding of this Question consists first in its proper Sense, and then in the difference of mens Spirits. If by the word Part or Science be understood the original Knowledge of a thing, then it will rather be better to know all or much than but one thing; but if there be meant by it a foretaste and learning in part onely, then it will be better to know but one thing singly, well and thoroughly, than many things poorly. For a shot into the mark is better than twenty at rovers; a Science leading unto truth is better than hundred others that lead off from truth. But how we are to shun all needless superfluity, and to trace the next way unto all manners of learning, we will refer the Reader to its place.

But inasmuch as the shapes and Gestures of all men are differing one from another, so likewise are their Spirits. Some there are indeed who resemble those beauties that easily can win every heart to themselves; and unto such nothing seems impossible, but they are apt to learn all things which they undertake without any difficulty. Some are of a meaner sort, which for the most part are more fit for the common use, they learn much by diligent Industry, but remain ever in their apprenticeship, and never are contented with what they purchase. But some are altogether deformed Spirits, being scarce so apt to discern what serves for their livelihood, and such men (for the most part) must maintain themselves by their handy-craft work and drudgery. The Scope also is considerable which some one or other man aims at, and whereunto his object is prefixed; that man that is addicted unto a certain principal Science, must bestow his Industry much otherwise than he who studies but for his pleasure. 'Tis the saying of Plato, that Nature (destining every man unto a certain thing) did bestow unto some Men a Gold Mind, to some other Men an Argentine Mind, and to the rest a mind of Iron; and it is well known that one Metall is not appliable nor fit instead of another, but each in its proper place: and in such a skilfull use consisteth the felicity of Governments.

And

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And therefore seeing that the Lord of all Goodness did not impart unto every Country all sorts of Fruits and Commodities, nor unto every Man all sorts and manners of Spiritual gifts, it is most necessary to have an universal intercourse and correspondency both of Trade, Arts, Sciences, and all good things, for the general dealing in such pretious Commodities: but the enemies of Vertue ought not to be admitted thereunto. To which end the Authour of this Book did venture to appear upon the Stage and Publick Market-place with his first Summer-fruits, of a short Method and New way of Accounts, for the manage and dealing of all the rest: withall confessing that the Excellency thereof consists not in its literal compofure, but in the wise practice and use thereof; no more than a Harp (or some other muscal Instrument) with its severall and distinct strings, of it self will give any comfort, if it be not strained unto a pleasant and delightfull Harmony or tune by some skilfull Hands: yet for all that it may fitly be termed an Artificial and Exquisite Mirrour of other Mysteries, as it is of Divinity, Justice, Reason of State and natural Maximes. As for instance, whereas there immediately proceeds from the onely God, the Holy Trinity, producing Life, Light, Love and all Essential goodness, which furthermore appear in severall powerfull operations, as it doth in Faith, Charity, Hope, Patience, Humility, Prayers, and all other Vertues; and so to the glory of God the Authour and the good of man perpetually are going about circular, as it were, for all Eternity: So likewise proceeds from the account of the Stock a Treble account of all Effects, Money and Gain; and from which furthermore rise and grow all the other accounts, Debtors and Creditors, as its consequent branches and boughs, still returning from Balance to Balance, unto the first Spring and Original thereof. And forasmuch as Faith without Charity in a manner is dead, so likewise will be the Estate without Gain, the one being revived and cherished by the other: whereas to the contrary it were altogether dead and unprofitable if gain were wanting; but being together they are as it were, one the body, and the other the soul and life thereof.

Truth, Justice and Equity being represented, in that the least Fault, Error or Transgression will not be undiscovered or unremedied by the Balance, as an infallible Umpire and just Judge thereof.

Moreover concerning things Polemical and Private, it will shew with much ease and delight how we may not onely keep and preserve that which we have already in our possession, but also how it may fitly be augmented and improved. But that consists chiefly in the well-ordered application thereof; and especially if we observe these ensuing Rules, viz. Devout Prayers, diligent Industry, a merry Mind, a Conscience void of offence, not to inquire after Strange things, not to believe our own Fancy, not to be offended at a merry Word in jest; to seek Honour among our likeness, to instruct the Ignorant, to learn of the Wise, to ask what we do not understand, to be courteous towards all Men; seeing it is an infallible Maxime, Who speaks well will be commended, who doth well will be done well unto, who strives after renown must behave himself gentle, who mislikes sincerity cannot be counted pious. As for example, if our Ability and Effects rightly be stated to account, then we may make use thereof even with profit and pleasure, either in our life-time or at our decease, both as a Mirrour, Inventory, Testament and Last will towards our Heirs and Successors. Besides that we may see from time to time how far the Talent which God hath trusted us with correspondeth with the improvement, how nigh the Gain doth balance the Loss, in which defects appear, and how any thing amiss may be remedied. Item, what course might be taken towards any advantageous design and occasion, with such like innumerable Consequences, which for brevities sake are left to the serious Consideration of the Ingenious Practitioner.

As for the common and usual way of the so called Italian Book-keeping, the Authour of this Book is not Ignorant: but seeing those Volumes which as yet are exstant in severall languages are altogether very large and circumstantial, consisting commonly of 3, 6, 7, or more Books, as is Memorial or Waste-book, Cash-book, Book of Charges and Expences, Book of Bills of Exchange, Books of Accounts, Bills and Acquittances, Copy-book, Journal, Mensal, Annual and Lieger, &c. and in regard that hitherto no such Exact and short Method did arrive to his hand, he did presume, so as for the good of the Publick and the love to his

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Neighbours, to compose this short abridgment of a well-proportioned and ordered Principal-book or *Lieger*, containing as it were all the rest as aforesaid, with this confidence, that haply he may prove at least usefull and serviceable unto some that are capable thereof; desiring neither *Vain-glory* nor undeserved Blame for all his pain and industry, but rather hoping that the curious Practitioner will not be found negligent at any occasion to supply the imperfection of this work with his more perspicuous Ingeniosty, and where he shall see it necessary, to add such other accounts requisite thereunto as would beautifie the whole Structure so much the more. He for his part is very willing to be instructed by any ingenious man, not onely in this, but also in all other things, being assured that he did not at leastwise intend to offend any body, if not haply he hath made way for many others unto *Vertue* and *Knowledge*; accounting the singularity of this Work as an unmoveable Pillar on the *High-ways*, by which an unexpected Traveller may fare well, and another more expert one not be served at all. And moreover it can be possible that the like Work would be unfeasible unto many, who although they did not want sufficient Skill and Knowledge, yet had need of industry and opportunity requisite thereunto. A short Account without either pleasure or profit must needs be tedious; the Proportion of goodness is the thing aimed at, and not the Multiplicity of words. The love of a man towards his Country and Zeal unto all Liberal Sciences are commendable onely in their purity and naked sincerity. Part of Learning is a special gift of God imparted unto man; and is not prohibited by his Law, but by the Ordinances of *Ma-homet*; leading from evil unto good, mitigating the present infirmities, and governing the appetite. What *Socrates* said once of a Looking-glass; that cannot improperly be applied to parts and learning; Yea if a man onely for his internal Intellects and not for his external Regard is to be counted a man, then respect is chiefly to be had unto its adoration and embellishment, and so the Proverb is verified, Speak that I may see you. That man onely is to be accounted Wise whose Knowledge is more for Profit than for an Outward shew: For it needs must be better to know yet something though needless, than to know nothing at all.

Parthermore, it rests yet to say, that those men who are determined to publish anything in print, are most like to those who are building on the publick streets, they must get the stones either from old buildings or out of a new Quarry: the first is not so difficult, and yet requires almost more industry than skill; but the other being more Cumbrous and Honourable. Of such a literal Fabrick we are first to calculate the whole Architecture, and then to begin at the lowest Foundation, and so raise it by little and little very artificially and curiously to the top; if otherwise we desire not to get more Blame than Fame by it, or to lose again the Renown which at first we did get by the work thereafter ensuing. Those Scoffers that pass by we must suffer to talk and judge their fill of it, with this assurance, that others again will judge very meanly of their Judgement.

There are so many books published that it seems almost difficult well to chuse of them: yet of those several sorts of Spirits of men many more are to be found that will differ in opinion and judgment; and therefore we ought not so much to look upon the Ingenious onely, neither upon the Unskilfull, nor upon the Niggards, nor upon the Lovers of Poesy, Painting, or of Musick, &c. but upon all together, as Pipes and Organs, conveying Knowledge unto our Capacity. I must confess we live in a skilfull time, wherein Circumspection is very necessary, and never will be immature as well in Writing as in Speaking. Certes, no sufficient Schools have been had as yet, in which upon all occasion we could have learned either so to order and temper our Speech and Silence, or to appropriate the Knowledge of all Sciences unto our selves. Ingenious men having even as well different affects, and the better opinion are sometimes in variance amongst themselves. One man cannot well fashion his things, another did not reade much; one wants Words, another lacks Discretion and Knowledge, a third needs will appropriate Parts and Eloquence altogether unto himself, desiring to be heard of every body, but himself will not hearken to any body; not considering that there is a time to speak, and another time to be silent, never a one in which all at once is to be spoken. It is of more than but a little concernment, that a man from his minority is addicted unto good books and company, to the end that pretious time might not be lost, which God had at first in such an Esteem, that he required the seventh part thereof as the Sabbath, whereas

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of all other things he commanded but the tenth part to be given. Now inasmuch as we are to shun and neglect bad and foolish Books, so likewise are we (as I conceive in my opinion) to shun and abhor the vitious and naughty ones, since Conscience is not safe by the first, and by the second our Mind cannot be satisfied. He who frequents lewd company must either be like unto them, or else be their Adversary; nay, he must either vindicate their Vices and Malice, or not resist their Ignorance. Many Contrarieties and Enmities there are hid in Nature (whose causes are not yet found out) but no greater Contrariety or Enmity can be had betwixt Vertue and Vice, Knowledge and Ignorance, than unprofitable Books and Exercises or Discourses, for they rather will infect good manners, than good Books and solid Discourses and Exercises will remedy ill manners; and albeit some few things there may be in a naughty Book which are haply not to be slighted, yet they ever will be either of an acetous or disgustfull taste, most like unto those wild fruits of an ingrafted Tree, which neither can be eaten by a dainty mouth, nor digested by a feeble Stomach.

Who now of the Readers do perswade themselves that the Authour of this Book seeks to purchase a lasting name, greatly deceive themselves in their conceived opinion; for he sufficiently did learn to distinguish the Vanity of such purpose; and doth know very well, that in this Mortality nothing immortal can be had or gotten. Why then should a man be so bold as to boast of that which is not his, seeing he received all, and especially the gift of the Mind, originally of God, according to the known Scripture in James 1. 17. Every good gift and every perfect gift is from above, and cometh down from the Father of Lights. Ecclesiasticus 1. 1. All wisdom cometh of the Lord, and is with him for ever. The vanity of such Remembrance is in many mens opinion, and commonly in such mens who know least of all. But what is the Name of man else but a volatile sound that flies away with the lightness of the Air? Why then should such a shadow of Vanity eclipse the eye of our crazie mind? What would it avail to our soul (after its farewell taken from the World) if it could partake of the same Vain-glory or not? For neither can the grievous torment of Hell be mitigated or moderated, nor the Eternal Joy of Heaven be Augmented thereby. And yet nevertheless many men are thus drunk with such desire of Vain glory, that they not being sensible of their own Mind will be confounded at last. But much less is the Authour's design to get great Riches and Wealth by his undertaking, he being as it were his own Accomptant, and one that must purchase his pleasure and profit with great pain and industry. That man that is not ignorant of the little esteem which all Arts of Peace have had in these later times of War, will believe very easily that very little can be got, but more be lost than gained by writing of Books. To conclude, the scope of this work is chiefly intended for the delightfull benefit of the ingenious Practitioner, in that such things are propounded and stated which at his pleasure he can practise and reform according to his occasion and industry, unto whose cordial and continual affection we recommend our selves.

But as for Momus and those Scurrillours that censure and blame all things, we shall give this Caveat, that Tour Censure will be censured again by more Ingenuous men. You resemble those African Painters that represent the Angels black and the Devils white. Another delineating all Nations with their proper habits, but as he came to the Frenchman he drew him altogether naked with a piece of Cloth and a pair of Scissars under his Armes, to signifie so much, that this man onely could not find any thing which he should like constantly. And therefore if we can please all but you, then take the Scissars and cut your self a Miter according to your own Chimera's; but be sure to free your self first (like the Hawk) of the straps, if so be that Custome onely and not Nature did tie you withall. And so we bid you farewell.

Direction,

For the better understanding of, and attaining to, this Art of

BOOK-KEEPING.

TAke notice that in every Account or Page the Margent sheweth the Year and the Month: The two first Lines represent the Day of the Month when such things, thereafter specified, either were done or brought to Account. The first word *To*, in the *Debet*, refers to the *Creditor*; and the first word *By*, in the *Credit*, refers to the *Debtor* of that Parcel, and is to be found by the direction of the two second Lines, signifying the Page of the Book where the money of that parcel specified in the next three Lines thereafter ensuing either is Credited or Indebted. All Accounts being of a double nature, that is to say, where in one Page a *Debtor* is, there in another Account or Page must needs be a *Creditor* also of the same Parcel, under what name or notion soever, otherways no just *Balance* could be made: as the Account of the *Stock*, being the main Ground-work, and as it were an Inventory or Specification of every distinct and particular Parcel of the entire and whole Estate, must be charged each distinctly in its proper nature or essence by a particular Account, referring to the same Account of the *Stock* again; to the end the Use and Improvement thereof may be distinguished from the Rest, and Calculation made accordingly by *Gain* and *Loss*. And so from time to time the Intercourse of Money, the Charges and Expences, the Accounts, Bills and Certificates concerning Rents, Leases, Excises, Assessments, Imposts, Revenues, Orders, Trade, Commissions and the like, of the respective Merchants, Factors, Correspondents, Stewards, Farmers, Auditors, Comptrollers, Treasurers and Commissioners, must be stated and charged by their proper and particular Accounts; ever observing their due order, either in proceeding from, or reflecting to, their primitive cause and original. As soon as any Account is ingrossed and stated in the Book, then the name thereof is to be conveyed unto the Table, and there placed where the first letter of the Surname is to be found, with the number of the Page thereof, to the end it may direct you to it again upon any occasion, as by the Table hereafter ensuing may be seen.

The

The Table of the several Accounts of this Book. L^a A.

Account Particular				
A	Adventure land in Ireland	19.	N	
	Andrews Backer	29.		
		37.		
B	Backer Andrews	37.	O	
	Bills of Exchange	39.		
	Balance	43.		
C	Capital or Stock	19.	P	Particular account
	Cash	41.		Paywell the Farmerie
	Charges and Expences	21.		
D			Q	
E	Expences and Charges	21.	R	
	Edward Holt, Taylour	33.		
	Exchange Bills	39.		
F	Forrest and Manour of Increase	7.	S	Stock or Capital
	Faithfull John, Steward of the house	15.		Speedwell the Manour
	Farmery of Paywell	31.		States of England
G	Goods and several Houses London	9.	T	Ships at Sea
	Goods & Commodities for my account	25.		
	Gain and Loss	35.		
H	Houses and several Goods London	9.	V	Trusty James of Dover Factor
	Honest, Steward of the Manours--	17.		
	Holt Edward, Taylour	33.		
I	Ireland Sr. John Knight	3.	W	Vincent Sr. Thomas Knight
	Ireland adventure Land	29.		
	James Trustie of Dover Factor	23.		
K			X	Wares for account of Mr. Goodtrade
L	Land adventure in Ireland	29.	Y	
	Lord States of the Netherlands	33.		
	Loss and Gain	35.		
M	Manour of Speedwell	5.	Z	
	Manour and Forrest of Encrease	7.		

1658	The Stock is Debtor.		folio	l	li.	s.	d.
January. 2	To Sr. John Ireland Kt. for Money lent upon Bond the 25th of March 1657. to be paid again within a years time, at 6 per Cent. for Interest.		4		1000	—	—
December. 31	To Balance, L ^a A. li. 60928. 12 s. for transport of this account to a new Volume L ^a B.		44	60928		12	—
				li. 61928		12	—

Note, That this account of the *Stock* is the main ground-work of all the book and other accounts; or the body whereof the other accounts are members: and therefore as the office of the one is to nourish and cherish the others, so the duty of these are to administer unto the first; and to the end we may know what every member or branch can or will doe in its office: then we are first to make an Inventory or specification of each particular, in its proper Nature and Essence. So that we place each branch or member of our Estate distinctly to a particular account, as it is here to be seen in several parcels: and first by the *Manour* of *Speedwell* in *Credit*, which being a parcel of the *Stock*, and of a differing nature from the rest, we are to convey it from thence in the same Title upon a particular account, on the next page thereafter ensuing, on the left side of the pages in *Debet*, with these or the like words, The *Manour* of *Speedwell* in the County of *Succeffe* (lying 12 miles from *Goodfort*) is indebted; which being the Title-page or head of that account, you let it stand above by it self, and proceed unto the particulars, why and to whom it is indebted, which shews itself to be, To the *Stock*, for the value of such and such Houses, Lands and Chattels specified there, li. 5000. which being thus placed, and stated to account, you are to proceed with the *Manour* and *Forrest* of *Encrease*, and all the rest of the parcels of the *Stock* accordingly, in order to the first, giving every parcel his particular account, so that all those in *Credit* of the *Stock*, may be as many *Debtors* by themselves; and to the contrary, those that are *Debtors* of the *Stock*, may be *Creditors* by themselves. Referring one unto another, to the end balance may be made at pleasure: and so the foundation of your building will be laid, and ready to support a curious Architecture.

1658

The Stock is Creditor.

folio 2

li.

s. d.

January. 2

By the Manour of Speedwell, li. 5000. according as it was valued to be worth, consisting in two fair Houses, a Dairie, 500 Acres arable, and 500 Acres pasture ground, several Meadows, Orchards, Gardens, and 1000 heads of Sheep and Cattel, lying within the County of Suffesse, 12 miles from Goodfort —

5

5000

By the Manour and Forrest of Increase, li. 4000. according to estimation, lying within the Countys of Somerset and Devon —

7

4000

By several Goods and Houses lying in and about London, according to estimation li. 15000. viz. a House with an Orchard and Kitchin garden, as also 300 Acres arable, and 600 Acres pasture ground, valued to be worth li. 3000. lying 12 miles from London, and bordering on the high-way towards Oxford, commonly called Plesance, a fair House situated in Broad-street London, valued 2000 li. two other Houses in St. Martins-lane, worth 6000 li. one House in Cheapside, taxed for 1000. li. several Closures and parcels of arable and pasture grounds about London, valued to be worth 3000 li. together is —

9

15000

By the State of England li. 5500. for Money lent to the Parliament in Anno 1650. the 25th of March, upon publick faith, at 6 the 100. for Interest, is Principal —

7

5500

By several Ships at Sea, one called the Hope, mounted with 20 pieces of Ordnance, of about 400 Tuns, valued to be worth with all the appurtenances 3000 li. Another called the Fortune, of 500 Tuns and 30 Guns, valued with appurtenances 4500 li. A third called the Good-adventure, of 600 Tuns and 60 pieces of Ordnance, worth 6000 li. —

11

13500

By Sr. Thomas Vincent Kt. li. 500. for Money lent him upon his bond, the 25th of March 1657. in deposition to be paid again with 6 pro C^o Interest —

3

500

By Cash found this day in ready money of several sorts of Gold and Silver Species —

13

6500

December. 31

By Gain and Loss li. 11928. 12 s. for so much gained and advanced by the blessing of God with the Stock in the time limited, beside and above all Charges and Expences reduced —

35

11928 12

li.

61928 12

1658.

Sr. John Ireland Kt. is Debtor

folio 3

li. s. d.

March. 26 To Cash li. 1060. paid upon his assignement unto his Clerk as by his acquittance for 1000 li. Principal, and 60. li. for a yeats Interest at 6 per Cent. as by the Contra, see folio

14 1060

Note, That as it is said formerly, the account of the Stock must be divided into several parcels, either in *Debet*, of those that are *Debtors*, or in *Credit*, of those that are *Creditors* to the *Stock*; and if specified in order according to an Inventory thereunto, you will find all those parts and parcels to be nothing else but the whole and entire Estate together, comprehended by that account of the *Stock*. Whereof this account being the first parcel of the *Debet*, ought to have the first place of the Book after the *Stock*: And to be the more sure of your work, for preventing Errours, observe that as soon as you have conveyed a parcel of the *Stock*, or any other account afterwards, upon a particular account, as this is one, and credited the *Debet* of

1658

Sr. Thomas Vincent Kt. is Debtor.

January. 2 To the Stock li. 500 for money lent him upon his bond in deposition, the 25th of March 1657. to be paid again with Interest at 6 the 100.

2 500

March. 25 To Gain and Loss li. 30. for Interest of the 500. li. Principal, from the 25th of March 1657. untill this day is one year, at 6 per Cent. cometh to

36 30

li. 530

Note, That this account, or any other of the like Nature, is altogether according to the former account of Sir Ireland, onely with this difference, that whereas the one is a *Debtor*, the other is a *Creditor* to the *Stock*, and therefore easily can be observed in stating and placing them to account.

1658

Creditor.

folio

4

li.

s.

d.

January. 2

By the *Stock* li. 1000. for Money lent the 25th of *March* 1657.
to be paid again with Interest at 6 per Cent. in a years time----

1

1000

March. 25

By *Gain* and *Loss* li. 60. for a years Interest of the above specified
li. 1000. Principal at 6 the 100. is -----

35

60

li.

1060

the *Stock*, or charged the *Credit* thereof by that particular account so stated as aforesaid, you are to sign it with a point upon or near to the first line of the page where the day of the month is specified, in both accounts, by which you can see at any time as you examine your Books, that such parcels pointed are rightly stated to account, and to be found both in *Debet* and *Credit*. As for Instance, this account being at first *Creditor* to the *Stock* for Money borrowed the year before it was charged to this account, and by the point you will see that it is conveyed from the *Stock* to this particular account, and that as it is here in *Credit*, so it must needs be in *Debet* upon that account of the *Stock*: As for Interest of this Money paid again at the expiration of the appointed time agreed on, it consequently makes the Sum greater at the day of payment, and takes it from the account of *Gain*.

1658

Creditor.

March. 25

By *Cash* li. 530. for 500 li. sterling, lent him the 25th of *March* 1657. with Interest for a year at 6 the 100. Received this day by my order paid unto the Cash-keeper -----
As more at large is to be seen by *Debet* in *Contra*.

13

530

Moreover as you are to add Interest unto the Principal of that account and *Credit* of Sir *Ireland*, and pay it together, so in the contrary you are to do with this *Debtor* Sir *Vincent*, and receive it together, not forgetting to borrow the Interest of the one from the account of *Gain* and *Loss*, (being lost Money as it were) and to add the Interest of the other (as being gained) unto the same account of *Gain* and *Loss*. And so at the day of payment or receipt thereof the *Cash* is to be charged, for the one in *Credit* as having paid it, and the other in *Debet* as having received it; which being stated accordingly, and conveyed from one account to the other, the point as aforesaid will shew the conformity thereof.

E

The *Manor of Speedwell* lying within the
County of *Sussex* 12 miles from
Goodfort is *Debtor* folio

<i>folio</i>	5	li.	s.	d.
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January.	2	To the <i>Stock</i> li. 5000. for 2 Houses, a Dairie, 500 Acres arable, and 500 Acres pasture ground, several Meadows, Orchards, Gardens and Closures, 1000 heads of Cattel and Sheep, together valued to be worth	2	5000	—
July.	2	To <i>Gain</i> and <i>Loss</i> li. 250. for 6 months Rent, Revenue and profit of this <i>Manour</i> , received from the Tenents and Occupiers by the Steward Mr. <i>Honest</i> , as by his account	36	250	—
December.	31	To <i>Gain</i> and <i>Loss</i> li. 250. for half a years profit received by the said Steward as before.	36	250	—
			li.	5500	—

Note, That this *Manour of Speedwell* being a parcel of the *Stocks Credit*, must be placed upon a particular account (as it is here) in *Debet*, because it is a *Debtor* to the *Stock*, in as much as the value thereof extends it self to such and such a consideration and being thus conveyed from the *Stock*, and stated accordingly ; then from time to time you are to look for the Rent, Profit, Revenues or Increase, commonly occasioned either by your own vigilancy, or the diligence of your Steward, and the good influence of Heaven, from the Tenents, Occupiers or Farmers of these Houses, Dairies, Lands and Cattels, that belong to this particular account, whereof the Steward is to keep a particular Book in the Country of all and singular his Receipts and Disbursements; which also can be done by one sheet of Paper after another, so that it be but in safe Custody ; and according to your pleasure is to give or send you a general Bill and Account (which commonly is done once every quarter of a year, or six Months) and so having received and examined his bill or account, as also deducted his Disbursements from his receipts in the space of so and so much time, you are to charge the Stewards particular account of the Surplus of his Receipts, and to *Credit* this account (or any other *Manour* under a Stewards administration) of the same as effectual profit thereof, so that the Steward being *indebted* for that

1658	Creditor.	folio 6	li.	s.	d.
July. 1	By Mr. <i>Honest</i> the Steward li. 250. for half a years Rent, Revenues and Profit of this <i>Manour</i> , received from the Tenents and Occupiers, according to his Bill delivered this day —	17	250	—	—
December. 31	By the same Steward li. 250. for half a years Rent, Revenues and Profit, as before —	17	250	—	—
.	By <i>Balance</i> L ^a A. for transport of this <i>Manour</i> to a new account, into a new Volume called the Letter B —	43	5000	—	—
			li. 5500	—	—

sum and parcel, the *Manour* needs must be *Creditor* for the same so that one still depend from, and correspond with the other. But as soon as the Steward hath sent and remitted the Money or proceed of his account, or paid the same by your order unto others, then as he is to be *Credited* for the Money sent or paid, and the *Cash* or *Receiver* thereof to be charged, so this profit of the *Manour* formerly placed in *Credit*, whereof the Steward was *Debtor*, must now be charged to the account of *Gain* and *Loss*, as the augmentation and increase thereof, here in *Debet*, and there in *Credit*; to the end that the *Manour* be no loser, but still be worth and *indebted* to the main *Stock* for the primitive Estimation, unless it should suffer damage by some accidents, and casualties of the Elements and Fate of Wars; In which case the whole *Stock* or *Body*, with all its intellects, must suffer by it. And according to this you are to proceed with all other *Manours* under your Jurisdiction and Possession.

		The <i>Man ur</i> and <i>Forrest</i> of <i>Increase</i> lying in the <i>Counties</i> of <i>Sommerfet</i> and <i>Devon</i> is <i>Debtor</i> .		<i>folio</i> 7		li.	s.	d.
1658								
January.	2	To the <i>Stock</i> li. 4000. for so much it is valued to be worth this day by Estimation, as by a survey and description thereof—		2	4000	—		
March.	30	To <i>Gain</i> and <i>Loss</i> li. 100. for Tithes and Revenue of 3 months, viz. from the 30th of <i>December</i> 1657. untill this day, from the Tenents and Occupiers of this <i>Forrest</i> received (as by the <i>Contra</i>) about pasturage of their Sheep and Cattel, by Mr. <i>Honest</i> the Steward—		36	100	—		
June.	31	To <i>Gain</i> and <i>Loss</i> li. 100. more received as before by the said Steward, for Tithes and Profit from the 29th of <i>March</i> untill the 30th of this Instant <i>June</i> , about pasture of Sheep and Cattel—		36	100	—		
September.	30	To <i>Gain</i> and <i>Loss</i> li. 100. received more as before by the said Steward, from the Tenents and Occupiers of this <i>Forrest</i> , for Tithe-wool and Duties—		36	100	—		
December.	30	To <i>Gain</i> and <i>Loss</i> li. 100. received more as before by the said Steward, for Tithes and Duties from the Occupiers of this <i>Forrest</i> —		36	100	—		
					li.	4400	—	

Concerning the ordering, stating and managing of this Account, I shall refer you to the Note and Direction of the foregoing *Manour* of *Speedwell*, where you will be instructed more at large of both Natures.

1658

The *State* of *England* is *Indebted*.

January.	2	To the <i>Stock</i> li. 5500. Principal lent to the <i>Parliament</i> upon Publick Faith the 25th of <i>March</i> 1650 at 5 per Cent. Interest, as by their Charter and Promise about the same Money —	2	5500	—
March.	25	To <i>Gain</i> and <i>Loss</i> li. 2640. for 8 years Interest of 5500 li. comes to —————	36	2640	—
				li. 8140	—

Note, That the *State* contracted this *Debt* several years before this account was stated, and therefore they are *indebted* to the *Stock*, for this is a parcel of it; Considering if the Money were still in your *Cash*, then the *Cash* would be that *Debtor* to the *Stock*: but now they having it, must needs be the same, untill repayment be made, or Content given, which being done by those three parcels in the Credit, both for Principal and Interest, wherefore they are absolved from that *Debt*.

1658	Creditor.	folio 8	li.	s.	d.
March. 29	By Mr. <i>Honest</i> the Steward li. 100. for Tithes and Revenues received from the Tenents and Occupiers of the <i>Forrest</i> , for the Pasture of their Sheep and Cattel these 3 Months, as by his Book and Bill sent me last day	17	100	—	—
June. 30	By the same Steward li. 100. more, for Tithes and Revenues as before, since his last account, according to his Bill and Specification this day delivered	17	100	—	—
September. 29	By the same Steward li. 100. more, as before, according to his Bill this day sent from the Country, being for 3 Months Tithes and Revenues of this <i>Forrest</i>	17	100	—	—
December. 30	By the same Steward li. 100 more, as before, received for Tithes and Duties from the Tenents and Occupiers of this <i>Forrest</i> from the 29th of September last untill this day, according to his own account this day delivered	17	100	—	—
31	By Balance L ^a A. li. 4000. for transport of this account to a new Volume called L ^a B.	43	4000	—	—
			li. 4400	—	—

1658

Creditor.

March. 25	By Lands in <i>Ireland</i> li. 3000. for 600 Acres of arable ground, lying 12 miles from <i>Dublin</i> towards <i>Waterford</i> , allotted for my Share there of the Adventurers at 5 li. per Acre, amounts to—	29	3000	—	—
	By the Farmory of <i>Paywell</i> li. 5000. to be paid by the Farmer thereof within 5 years in equal portion, and 200 li. avanco for Interest per annum, as by that Charter and Letter Patent bearing <i>Westminster</i> the 20th of March 1658	31	5000	—	—
	By <i>Cash</i> li. 140. received by order of Mr. <i>Good-money</i> out of the publick Treasure	13	140	—	—
			li. 8140	—	—

both by Lands in *Ireland*, and the Farmory of *Paywell*, each whereof you are to convey and state to a particular account, for the future Improvement thereof, the 100 li. in money belongeth to the *Cash*, which must be charged for it.

1658

Several *Goods* and *Houses* lying in and about *London* are *Debtors*. folio

<i>folio</i>	9	li.	s.	d.
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January. 2

To the *Stock* li. 15000. according to Estimation, viz. a House with an Orchard and Kitchen-garden, as also 300 Acres of arable ground, & 600 Acres of pasture ground thereunto belonging, commonly called *Pleasance*, bordering 12 miles from *London* upon the High-way towards *Oxford*, valued to be worth—li. 3000—
Another House situated in *Broadstreet London*, valued with appurtenances and furniture — . —li. 2000—
Two fair Houses in *St. Martins lane* worth with appurtenances — — —li. 6000—
A reasonable handsome House in *Cheapside* with furniture valued — — —li. 1000—
Several Clofures and parcels of arable and pasture-ground about *London*, valued to be worth according to an Inventory and List of all these Goods—li. 3000—

The total sum is — — — 2 15000

February. 10

To *John Faithfull* Steward of the Household li. 120. for mending of the Roofe of the House in *Broad-street* 10 li. 10s. payed to the Carpenters and Masons for Reparations of the 2 Houses in *S. Martins lane* 60 li. 10s. more for the House in *Cheapside* 20 li. for Husbandry-work, towards the tillage and banking, as also plowing, wating, sowing, and the like, of the several Closures and parcels of ground li. 29 according to his Bill, examined this day

April. 5

To Gain and Lost li. 2030. for Lease of these several Houses, gained and advanced, as is to be seen in the *Credit* from the 10th of *January* last, untill the 4th of this Instant, whereof reduced the 120 li. above for Charges had about these Goods, rests from 2150 li. total, the sum of _____

December. 2

To Gain and Loss li. 805. for Rent, Revenue and Increase of all these Goods, from the 4th of April last untill this day, as more at large is to be seen on the other side in Credit

li. 17955

Note, That in such case of presency it will be better we our selves dispose of those goods and effects at hand; or let it be done by one of your domestick servants, as it is here represented by the Steward of the Houshold: for the Cash-keeper being at hand may receive those Monies due himself by your assignation, if so be that the Steward sufficiently is supplied with Money towards the defraying of your other necessary Charges and Expences: and therefore who receiveth the Money must be charged for it, according to the former accounts of *Manour* and *Forrest*, whither for brevity sake I refer you.

1658.	Creditors	folio	li.	ss.	d.
January.	10 By John Faithfull Steward of the Household li. 600. for 21 years lease of the House called <i>Pleasance</i> , lying 12 miles from London, upon the Highway towards Oxford, received according to agreement and the Indenture of Sir Robert Noble Knight, he being to pay yearly Rent 200 li. at the 4 quarter days in equal portions	10			
January.	20 By Cash li. 400 received of Mr. Robert Kind, for 21 years lease of the House situated in <i>Broad-street London</i> , according to Indenture, he being to pay more yearly Rent 130 li. at the four festival days, in equal portions, during all the time, unto my Assignee	15	600		
March.	30 By Cash li. 500. received of the Lord Newport, for 21 years lease of a House in <i>S. Martins lane</i> , according to bargain and Indenture, he being to pay yearly Rent 200 li. at the four quarter days in equal portions	13	400		
April.	3 By Cash li. 450. received of Sir Punctual Knight, for 21 years lease of another House in <i>S. Martins lane</i> , according to the former, to be paid Rent per annum 200 li. in equal portion—	13	500		
	4 By Cash li. 200 received of Alderman Score, for 21 years lease of the House in <i>Cheapside</i> , according to Indenture, he being to pay unto my Assignee yearly Rent li. 80. in four equal terms and portions	13	450		
	10 By John Faithfull Steward of my Household li. 50. for Rent received by my Affignation of Sir Robert Noble Knight, the first quarters pay of the House in the Country called <i>Pleasance</i> , according to his Indenture made on the 10 th of January last	13	200		
	20 By the same Steward li. 32. 10 s. received upon my assignation, from Mr. Robert Kind, for a quarters Rent of the House in <i>Broad-street</i> according to Indenture.	15	50		
July.	30 By the same Steward li. 50. received from the Lord Newport, for a quarter years Rent of the House in <i>S. Martins lane</i> , according to his Indenture	15	32 10		
August.	3 By the same Steward li. 50. received from Sir Punctual Knight, for a quarter years Rent of the other House in <i>S. Martins lane</i> , according to Indenture	15	50		
	4 By the same Steward li. 20 received of Alderman Score, for a quarter years Rent of the House in <i>Cheapside</i>	15	50		
	10 By the same Steward li. 50 received more as before of Sir Robert Noble Knight, for a quarter years Rent	15	20		
	20 By the same Steward li. 350 received of Mr. Robert Kind for a quarter years Rent as before on the 20 th of April, li. 32. 10 s. and for the growth, increase and revenue of the several parcels of ground, as by his Note and Bill examined, li. 117. 10 s.—	15	50		
December.	1 By the same Steward li. 202. 10 s. received upon assignation in several times and sums of Moneys, for Rent, viz. the 30 th of October of the Lord Newport 50 li. November 3. of Sir Punctual 50 li. November 4. of Alderman Score 20 li. November 10. of Robert Noble li. 50. November 20. of Mr. Robert Kind li. 32. 10 s. for a quarter years Rent	15	350		
	31 By Balance La A. 15000. for transport to a new Volume called La B.	15	202 10		
		43	15000		
			li. 17955		

1658.		Several Ships at Sea are indebted, folio		li.	s.	d.
January.	2	To the Stock li. 13500. for 3 Men of War, viz.				
		—One called the <i>Hope</i> , of about 400 Tuns, mounted with 20 pieces of brass Ordnance, valued to be worth with all Tacklings and appurtenances — li. 3000—				
		—Another called the <i>Fortune</i> , of 500 Tuns and 30 Guns, valued with all furniture and appurtenances—li. 4500—				
		—A third called the <i>Good-adventure</i> , of 600 Tuns, and 60 pieces of Ordnance, worth, according to estimation — li. 6000—				
	8	To Mr. James Trusty, Factor at Dover, li. 3600. for the fitting and setting these Ships out to Sea, as by his account sent hither, viz. for victualing the <i>Hope</i> for a Voyage to <i>Riga</i> in <i>Lifland</i> , it being freighted by several Merchants at <i>Plymouth</i> , li. 250. and paid to the Captain <i>Goodlook</i> for 6 Months wages of 100 Seamen and Mariners at 8 li. a piece, is 800 li. for the Captain 50 li. together is 1100 li. and at the return they are to pay freight 1500 — li. 1100—		2	13500	
		For the <i>Fortune</i> , paid accordingly for a voyage to the <i>Levant</i> , having 100 Men on board and the Captain <i>Ill-look</i> for 6 Months with Victuals — li. 1200—				
		For the <i>Good-adventure</i> , designed to the <i>Barbados</i> , it being freighted by several Merchants, for 1800 li.—li. 1300—				
June.	9	To Cash li. 50. for charges and Expences had in requesting and procuring a Letter of Mart from his Highness the Lord Protector under the great Seal of <i>England</i> , towards the recovering of the loss sustained by the <i>Spaniards</i> , as by the Clerk's note, spent —		24	3600	
August.	20	To Mr. James Trusty of Dover Factor li. 2000. paid for a second Voyage to the <i>Levant</i> of the <i>Hope</i> and <i>Good-adventure</i> , according to the first, in fitting them out to Sea, with power to seize upon any Spanish Vessel or Goods they shall meet withall —		14	50	
December.	20	To Mr. James Trusty of Dover Factor li. 110. for Postage, Courtage and Provision at $\frac{1}{2}$ per Cent. according to his account sent hither —		24	2000	
	21	To Gain and Loss li. 12240. for a years adventure and Profit of these three Ships above specified lawfully gotten —		24	110	
				36	12240	
					li. 31500	

1658		Creditors.	folio	12	li.	s.	d.
February.	7	By Gain and Loss li. 5700. for the loss of the <i>Fortune</i> , taken in her Voyage to the <i>Levant</i> by the <i>Spaniards</i> , as by the Letters and Certificates of the Ship-Captain and Mariners, received the first of this Instant Month	35	5700			
		She being worth li. 4500. and for Charges and Expences had by Mr. James Trusty at Dover to fit her out li. 1200. as by Debet in Contra					
July.	1	By Mr. James Trusty at Dover li. 1500. for Freight received of several Merchants of <i>Plymouth</i> at the Expiration of the Voyage to <i>Riga</i> , and return of the <i>Hope</i> , according to their agreement	23	1500			
August.	12	By Mr. James Trusty Factor at Dover li. 1800. for Freight of the <i>Good-adventure</i> , received at the expiration of her Voyage to the <i>Barbados</i> , according to the bargain of several Merchants, and his Letter of Advice	23	1800			
October.	30	By the same Factor li. 2500. for Freight of the <i>Hope</i> and <i>Good-adventure</i> , received at the expiration of their Voyage to the <i>Levant</i> , according to agreement and bargain made with several Merchants of <i>London</i>	23	2500			
December.	5	By Cash li. 6000. for several Spanish prize-goods sold out of the Ship called the <i>Requital</i> , taken at Sea from the <i>Spaniards</i> by the <i>Good-adventure</i> and <i>Hope</i> in their return from the <i>Levant</i> , which I received for my share, besides and above the third part of that Ship and goods paid to the Admiralty Court	41	6000			
	20	By Mr. James Trusty of Dover Factor li. 5000. for the said Spanish Ship called the <i>Requital</i> , received in ready money from a Merchant Adventurer Mr. Stoodford	23	5000			
	31	By the Balance L ^a A. li. 9000. for the <i>Hope</i> and the <i>Good-adventure</i> to transport upon a new Volume called L ^a B.	43	9000			
				li. 31500			

1. Suppose you had three Ships under the title of several Ships at Sea, (more or less accordingly,) which are indebted to the *Stock* for their true worth and value (you reasonably could expect for them if at any occasion sold,) because they were in being at the stating of that account; and counted for parcels of your whole Estate: whereas if you had bought or purchased them after placing the *Stock* in order to an account of this Book, then they would be indebted either to *Cash* or some other *Creditor*, according to the Original of your purchase thereof. But now, as it is said, they being indebted for their value to the *Stock*, where according to the other parcels of your effects they stand credited for the very same consideration, and in order thereunto for distinctions sake specified each particular by his name and quality.

2. Being thus stated to a particular account, the improvement of these Ships is to be considered, the safest way being commonly the best way, as being without extraordinary hazard; to the end they lose not much time or Charges at home, but ever may be employed either for your own account or for others, as you shall see cause, abroad. And in case you are to have several Charges and Expences for fitting and putting them out to Sea, which either must be done by your self, or as it is usually done, by your Commissioner, Correspondent or Factor at the Port your Ships use to lie and be fitted out, you are to give him notice and order of it, and assign or remit him sufficient means or credit for the performance thereof; and so having from time to time received his answer and account in order thereunto, you will charge that money to the account of those Ships, and give his particular account so much Credit for the same Charges and Expences he hath been at by your order about those your Ships: if the Commissioner or Factor by your order draws upon you, or that you remit unto him any money by Bills of Exchange for his disbursements about these Ships, then you are, as soon as payment is made, to charge his account, and Credit your *Cash*, or the party that payeth those Bills of Exchange for your account, and by your assignment. But in case that at the Return and Arrivement of the Ships from their Voyages, the moneys for Freight, or the commodities for your account, be received by your Commissioner or Factor according to his Certificate, then you are to Charge his particular account, and Credit this account of the same Money or goods so received by him; and afterwards at pleasure you may either draw the money by Bills of Exchange, or cause it to be remitted unto your self, or such and such a place as you shall judge most conducive for your advantage, according to the course of Exchange, which is observed by its rising and falling, and commonly occasioned by the goodness and cheapness of these Goods and Commodities, either Growth or Manufactures, sold at such a Market or staple Town, convenient for strangers, whereof you are to credit the particular account of your said Factor as soon as you shall have confirmation of his said payment of those moneys drawn from, or remitted by, and according to your order charged to him.

3. If

3. If in case one or more of your Ships should be cast away by Tempest, or any other accidents (by the finger of God) and so lost altogether, then you are to charge the true value and charges which you had since you made no profit thereof upon *Gain* and *Loss*, and credit your Ships account for the same, as being indeed lost, and never to be expected again. But if by chance one or more of your Ships should happen to be taken by some other Ships, that belong to Neighbours, Aliens and Confederates, in Peace and Amity with the Nation and Government you live in, either by mistake or set purpose, then by National Law you very easily may claim your lost Ships, and recover them again, with all charges and loss of time, from the respective Courts of Admiralty, observing only to charge your Expences, and if recovered, to Credit the receipt thereof upon this account. But in case one or more of your Ships were taken, or that you suffered considerable damages by the common Enemy, or any Pirates, under the shelter and protection of such and such an Enemy or Common-wealth, you may Credit this account for the same Ships so taken from you, and charge *Gain* and *Loss* as if it were indeed lost, and take your safest recourse unto the Government and State you live under, and request their leave and Letter of Mart as Adventurer to recover your damage and loss sustained as aforesaid; which having obtained, you may then lawfully take and seize all such Ships and Goods you ever can meet with, or get from such a publick Enemy and Nation that took yours at first. And so reserving the States portion, and reducing your Charges and Expences, you will find at any time the *Gain* or *Loss*, by drawing the disbursements from the receipts of this account, for which as the proceed of either *Gain* or *Loss*, you may charge this account, and credit or transport it to the account of *Gain* and *Loss*.

1658	<i>Cash is Debtor at present under Custody of</i>					
		Mr. Richard Gold-coin Jeweller in Lumbard-street.	folio	13	li.	s. d.
January.	2	To the Stock li. 6500. found in several gold and silver Coin, according to the Specification and Reverse	2	6500	—	—
	5	To the Lords States of the united Netherlands, receiv'd of Mr. Visber	34	500	—	—
	20	To several Goods and Houses in and about London, received of Mr. Robert Kind for 21 years Lease of the House in Broad-street	10	400	—	—
	25	To Goods and Commodities for my own Account, received of Mr. Caraway for 25 last Pitch at 19 li. per last	26	475	—	—
February.	1	To the same Account, received of Mr. Takle for 20 last Tarr	26	260	—	—
	3	To the same Account, received of Mr. Fether for 25 last Pitch---	26	487	10	—
	5	To the same Account, received of Mr. Caraway for 30 last Tarr---	26	382	10	—
March.	25	To the State of England, received of Mr. Good-mony Treasurer of the Exchequer	8	140	—	—
	26	To Sir Thomas Vincent Knight, received of his Cash-keeper	4	530	—	—
	30	To several Goods & Houses in & about London, receiv'd of the Lord Newport for 21 years lease of a House in S. Martins lane London-	10	500	—	—
April.	1	To Wares for account of Mr. Good-trade, received of Mr. Freeman for 100 Barrels of Pot-ashes	28	1028	4	—
	3	To several Goods and Houses, &c. received of Sir Pundual Knight for 21 years lease of a House in S. Martins-lane	10	450	—	—
	4	To the same Account, received of Alderman Score for 21 years lease of a House in Cheap-side	10	200	—	—
		To Goods and Commodities for my own Account, received of Mr. Draper for 20 pieces of Woollen Cloth	26	708	—	—
May.	1	To the Farmory of Paywell, received of Mr. Nimble Farmer for the State by their Order and Grants	32	300	—	—
	2	To Wares for Account of Mr. Good-trade, received of Mr. Miller for 500 quarters of Wheat	28	400	—	—
		To Account particular, received of Mr. Pretty for a Necklace of Pearls	20	120	—	—
	17	To Wares for Account of Mr. Good-trade, received of Mr. Glassier for 100 Barrels of Pot-ashes	28	1028	4	—
	27	To the Lords States of the united Netherlands, received of Mr. Book in part of a years allowance	34	200	—	—
June.	25	To Goods and Commodities for my particular Account, received of Mr. Manford for 5 pieces of Woollen Cloth	26	201	10	—
July.	8	To the same Account, received of Mr. Draper for 5 pieces of Woollen Cloth	26	204	14	10
	9	To Mr. James Trustie of Dover Factor, received by Shipper Hasting for his Account	24	1000	—	—
	13	To the Lords States of the united Netherlands, received of Mr. de Putt in part of a years allowance	34	450	—	—
	21	To Wares for Account of Mr. Good-trade, received of Mr. Freeman for 50 Barrels of Pot-ashes	28	514	2	—
August.	2	To the Farmory of Paywell, received of Mr. Nimble the Farmer by assignation and order of the State	32	200	—	—
	6	To Goods and Commodities for my particular Account, received of Mr. de Fisher for 5 pieces of Woollen Cloth	26	216	—	—
	8	To Wares for Account of Mr. Good-trade, received of Mr. Potter for 100 Barrels of Pot-ashes	28	984	—	—
September.	6	To the Lords States of the united Netherlands, received of Mr. Corfelis, in part of a years allowance	34	300	—	—
	7	To Goods and Commodities for my particular Account, received of Mr. Book for 5 pieces of Woollen Cloth.	26	191	5	4
Transported to folio			41	1887	1	2

1658	<i>Cash is Creditor.</i>		<i>folio</i>	14	li.	s	d.
<i>January.</i>	3	By <i>James Trusty</i> of <i>Dover</i> Factor li. 1500. paid unto Shipper <i>Hasting</i> for his account	23	1500	—	—	—
	5	By Account particular, paid unto the <i>Stationer</i> for several <i>Books</i> --	19	15	1	6	—
	14	By <i>James Trusty</i> of <i>Dover</i> Factor, paid unto Mr. <i>Jennings</i> for his account	23	1500	—	—	—
	15	By <i>Goods and Commodities</i> , paid for 50 laft of <i>Pitch</i> , and 50 laft of <i>Tarr</i> , unto Mr. <i>Arnold</i> , as by <i>folio</i>	25	933	15	—	—
	20	By the same Account, paid for Freight, Charges and Expences of the said <i>Pitch</i> and <i>Tarr</i> , Vide	25	590	9	—	—
<i>February.</i>	1	By <i>James Trusty</i> , paid unto Mr. <i>Corselis</i> for his account, as by <i>folio</i>	23	600	—	—	—
	5	By account particular, paid unto Mr. <i>Wealth</i> for a <i>Neck-lace</i> of <i>Pearls</i>	19	112	10	—	—
<i>March.</i>	3	By <i>Goods and Commodities</i> , paid unto Mr. <i>Lasting</i> for 100 pieces of <i>Colchester Cloth</i>	25	2936	—	—	—
	12	By Account particular, paid unto Mr. <i>Richard Goldsmith</i> , for a pair of enamel'd <i>Bracelets</i>	19	78	15	—	—
	26	By Sir <i>Ireland Knight</i> , paid unto his <i>Clerk</i> in full of all demands, as by <i>folio</i>	3	1060	—	—	—
	—	By <i>Wares</i> , for account of Mr. <i>Good-trade</i> , paid Freight, charges and Expences for 50 Barrells of <i>Pot-ashes</i>	27	243	8	—	—
	30	By the same account, paid Freight, charges and Expences for 2000 quarters of <i>Wheat</i>	27	262	11	11	—
<i>April.</i>	1	By <i>Goods and Commodities</i> , paid for charges and expences about dying and dressing of 100 pieces of <i>Cloth</i>	25	820	—	—	—
	18	By <i>Wares</i> , for account of Mr. <i>Good-trade</i> , paid charges and expences for 2 balls of <i>Cloth</i> sent him	27	27	10	—	—
	27	By Account particular, paid unto the <i>Goldsmith</i> for several <i>Jewels</i> and <i>Silver Plates</i> , Vide	19	135	—	—	—
<i>May.</i>	2	By the same Account paid as before	19	22	10	—	—
<i>June.</i>	9	By several <i>Ships</i> at Sea, paid for charges and expences about getting a Letter of <i>Mart</i> from his <i>Highness</i>	11	50	—	—	—
<i>July.</i>	17	By Account particular, paid and lent unto Mr. <i>Boon-companion</i> , Vide	19	50	—	—	—
	25	By <i>Faithfull</i> Steward of the Household, paid him by my order--	15	500	—	—	—
<i>August.</i>	15	By <i>Wares</i> for account of Mr. <i>Good-trade</i> , paid unto Mr. <i>Boston</i> for double Bills of Exchange, Vide	27	2000	—	—	—
<i>September.</i>	7	By Account particular, paid unto Mr. <i>Smith</i> for 4 <i>Stone-Horses</i> --	19	100	—	—	—
			Transported to folio	42	13537	105	—

1658

John Faithfull Steward of the Household
is Debtor.

folio

			15	li.	s.	d.
January.	10	To several Goods and Houses li. 600. for 21 years lease of a House called <i>Pleasance</i> , 12 miles from <i>London</i> , received of the Lessee Sir Robert Noble by my order	10	600	—	—
April.	10	To the same account li. 50. for a quarter years Rent received by my order of Sir Robert Noble Knight	10	50	—	—
	20	To the same Account li. 32. 10 s. for a quarter years Rent of the House in <i>Broad-street London</i> , received of Mr. Robert Kind by vertue of an Indenture	10	32	10	—
July.	6	To Mr. <i>Honest</i> Steward of the <i>Manours</i> li. 300. for ready money received out of the <i>Country</i> , as by Certificate	18	300	—	—
	30	To several Goods and Houses li. 50. for a quarter years Rent of a House in <i>S. Martins lane</i> , received of the Lord <i>Newport</i> by virtue of an Indenture	10	50	—	—
August.	3	To <i>Cash</i> li. 500. for ready money received by my order from the Cash-keeper, towards the defraying of my domestick charges and Expences, whereof he is to keep account		500	—	—
		To several Goods and Houses li. 50. for a quarter years Rent of the House in <i>S. Martins lane</i> , received by him from Sir <i>Punctual</i> Knight according to Indenture	10	50	—	—
	4	To the same Account li. 20. for a quarter years Rent of the House in <i>Cheapside</i> , received of Alderman <i>Score</i> according to Indenture.	10	20	—	—
	10	To the same Account li. 50. for Rent more received of Sir Noble according to the former	10	50	—	—
	20	To the same Account li. 350. for Rent and Revenue received more as by Note examined	10	350	—	—
September.	5	To Mr. <i>Honest</i> Steward of the <i>Manours</i> li. 400. for ready money received from him out of the <i>Country</i> , which he sent hither by my order	18	400	—	—
October.	4	To the same Steward li. 100. for ready money which he paid in the <i>Country</i> unto Mr. <i>Hounter</i> , forthwith to be repaid again in <i>London</i> , which was done this day unto <i>Faithfull</i> by my order, who received	18	100	—	—
November.	18	To <i>Cash</i> li. 1348. 4 s. for ready money received by my order of the Cash-keeper, towards defraying of all my domestick charges and expences, whereof he is from Month to Month to give in a Bill, and at every years expiration a general account	42	1348	4	—
December.	1	To several Goods and Houses li. 202. 10 s. for Rent and Revenues received by my assignment of the respective Lessee and Tenents of the Houses and Goods in and about <i>London</i> , as by a Note examined	10	202	10	—
	31	To Mr. <i>Honest</i> Steward of the <i>Manours</i> li. 250. for a Bill of Exchange which he remitted hither from <i>Somerset</i> , payable at sight by Mr. <i>Renijer</i> , who this day paid it unto <i>Faithfull</i> by my order, being the proceed of his general account this year	18	250	—	—
				li.	4303	4

Note, When the Steward hath received any money either of your self, or any other body by your order and assignment, that then, and as soon as you have got intelligence thereof, you are to charge it upon his account, and to give Credit for the same unto the party that paid him the money, or else unto the original that caused him to pay so much, as it is done here in *Debet* to several Goods

1658	Creditor.	folio	16	li.	s.	d.
January. 3	By Charges and Expences li. 240. for a Coach gilded, 4 Horses, Stable, Hay, Oats, Wages for Coach-man, Pages and Foot-men, as by his Bill paid by my order, and examined this day	21	240			
10	By the same Account li. 20. for several Fees and New-years-gifts paid by my order, as by his Bill	21	20			
February. 1	By the same Account li. 240. 10 s. disbursed by him since January 3. for Provision, as Flesh, Bread, Fish, Venison, Beer, Spices, Limons, Oranges, Sugar, Confects, Sweet-meats, and the like into the Kitchen, as by his Books and Bills examined	21	240	10		
10	By several Goods and Houses li. 120. for mending of the Roof and House in Broad-street li. 10. 10 s. paid to the Carpenters and Masons; for reparation of the two Houses in S. Martins lane li. 60. 10 s.; more for the House in Cheapside li. 20. for Husbandry work, as Banking and Tilling, as also Watering, Plowing, Sowing and Fencing of the several Clofures and parcels of ground li. 29. together, according to his Bill	9	120			
20	By Charges and Expences li. 50. 16 s. for Hats, Shoes, Hoses, Ribonds, Linens, Gloves and the like, paid to the Shop-keepers, Shoe maker and Haberdashers, as also to the Vintner and Brewers for Sack, Wine and Beer, as by their several Notes and his general Bill examined	21	50	16		
March. 2	By the same Account li. 350. for House-rent, Stable-hire li. 50. for Pen, Ink, Paper and Postage li. 10. for Provision into the Kitchen, and for other domestick occasions, paid and laid out since the last Month, as by his Bill examined, li. 290	21	350			
27	By Edward Holt Taylor li. 50. for paid him in part of his Bills	33	50			
April. 3	By Charges and Expences li. 310. for Provision paid and laid out since the second of March as by his Bill Examined	21	310			
4	By Edward Holt Taylor li. 100. for paid him upon account	33	100			
May. 1	By Charges and Expences li. 290. for Provision, &c. more as before	21	290			
June. 6	By the same Account li. 230. more as before	21	230			
July. 5	By the same Account li. 280. for Provision, &c. as before	21	280			
August. 4	By the same Account li. 300. for Provision, &c. as before	21	300			
September. 3	By the same Account li. 315. for Provision, &c. as before	21	315			
20	By Edward Holt Taylor li. 50. for work paid him in part	33	50			
October. 2	By Charges and Expences li. 340. for Provision, &c. as before	21	340			
November. 1	By the same Account li. 299. for Provision, &c. as before	21	299			
30	By Edward Holt Taylor li. 110. 18 s. for work paid him in full	33	110	18		
December. 30	By Charges and Expences li. 507. for Provision into the Kitchen as before, so also 4 Horses meat and necessaries for the Stables, Coach-men, Pages and Foot-men, Baker, Shoe-maker, Brewer, Vintner, Butcher, Postage, Ink, Paper, Pens and the like, paid since the first of November, as by his Bill examined this day	21	507			
	By Gain and Loss li. 100. for his yearly allowance, paid himself by my permission	35	100			
		li.	43034			
<p>Goods and Houses, to Mr. Honeft, to Cash, &c. which being Credited for the same in their particular account, and where you will find it in Credit, but as he hath given you account of those monies, when, where and in what place he disbursed it again, then you are to give him Credit, and Charge the party or account for which he did pay so much by your order and appointment, as it is done here by Charges and Expences, by Edward Holt and the like.</p>						

1658

Mr. *Honest* the Steward of the *Manours*
is *Debtor*.

folio 17 li. s. d.

March.	29	To the <i>Manour</i> and <i>Forrest</i> of <i>Increase</i> li. 100. for Rent, Tithes, and Revenue received by him from the Tenents and Occupiers of this <i>Forrest</i> in 3 Months for pasture and agistment of their Cattel and Sheep, as by his specification sent hither	8	100	—	—
June.	30	To the same <i>Forrest</i> li. 100. for Rent and Revenue received more as before by him since the last Bill, as by his Book of Account delivered	8	100	—	—
July.	1	To the <i>Manour</i> of <i>Speedwell</i> li. 250. for 6 Months Rent and Revenue received by him from the Tenants and Occupiers thereof, according to his Bill delivered	6	250	—	—
September.	3	To <i>Adventure-land</i> in <i>Ireland</i> li. 600. 4. s. for the Increase and Growth of the last Harvest received by him, as by his Bill, for Wheat, Rie, Barley, and the like, amounting to	30	600	4	—
	29	To the <i>Manour</i> and <i>Forrest</i> of <i>Increase</i> li. 100. for 3 Months Revenue and Profit more received by him of the Tenents and Occupiers thereof as before, according to his Bill and Books of account	8	100	—	—
November.	5	To <i>Adventure-lands</i> in <i>Ireland</i> li. 55. 10. s. for Grass, Hay and Fruits received by him, as by his Bill delivered	30	55	10	—
December.	30	To the <i>Manour</i> and <i>Forrest</i> of <i>Increase</i> li. 100. for Rent, Revenue, Tithes and Duties received by him from the Tenents, Occupiers and Agisters of their Cattel and Sheep since his last account, as by his Bill sent hither	8	100	—	—
	31	To the <i>Manour</i> of <i>Speedwell</i> li. 250. for 6 Months Rent and Revenue more received by him from the Tenents and Occupiers thereof, as by his Bills and Book of accounts	6	250	—	—
				li.	1555	14

For the Steward of your *Manours* this is to be observed, that no opportunity be neglected of a necessary Correspondency if absent, by Letters and Instructions, if present by Orders and Directions, either for dispatch of the same, or manage and performance of his duty. And as a proof of his fidelity you are to require account of his doing, which being done at any time you shall please or command him, by the examining thereof you easily will discover his honesty or knavery, sincerity or unfaithfulness; and according as you shall find his account, charge or credit him for it, in like manner as it is done with the Steward of the Household, charging the receipt of any thing referring to your own Concernment unto his particular *Debet*, and Crediting him for any thing paid or disbursed by him, or relating to the same Concernment upon his *Credit*, as it is done here in both respects, to the end you may

1658	Creditor.	folio	18	li.	s.	d.
May. 10	By <i>Adventure-land</i> in <i>Ireland</i> li. 100. for Charges and Expences had and disbursed by his under-steward in Tilling and Husbandring of them, as by his Bill and specification examined this day.	29	100	—	—	—
July. 6	By <i>John Faithfull</i> Steward of the Household li. 300. for sent him by my order in ready money from the Country, as by his discharge thereof	75	300	—	—	—
September. 2	By <i>Adventure-land</i> in <i>Ireland</i> li. 222. 18. 4. for Charges and Expences had and disbursed more since his last Bill touching these Landeries, viz. for Fencing, Banking, Watering, Plowing, Sowing, Mowing, Cutting, Carrying, Thrashing and the like of this years Crop, as by his Book and Accounts	29	222	18	4	—
5	By <i>John Faithfull</i> Steward of the Household li. 400. for ready money sent from the Country by my order, as by discharge and Acquittance	15	400	—	—	—
October. 4	By the same Steward li. 100 for paid by him in the Country unto Mr. <i>Hounter</i> , who paid it here by my order unto <i>Faithfull</i> , as by Discharge and Acquittance	15	100	—	—	—
November. 10	By <i>Gain</i> and <i>Loss</i> li. 182. 15. 8. for several Household-stuff for the Manours and Provision, with other Charges, as also for his Wages of a year at a 100 li. as by his General account delivered	35	182	15	8	—
December. 31	By <i>John Faithfull</i> Steward of the Household li. 250. for Remitted unto him by my order from <i>Somerset</i> being the Proceed of this years account, payable by Mr. <i>Ranijer</i> , as by discharge	15	250	—	—	—
			li.	1555	14	—

may either find it good again by those particular accounts and Debtors, or at any occasion make calculation of *Gain* and *Loss* touching the improvement thereof, and as you shall see cause from time to time to order things accordingly, so that you might not be loser of any thing if possible you can prevent and help it, but be a faithfull Servant of the Talent and manifold Gifts received of God, to the redounding of his Glory and your own good.

1658	19	Account Particular is Debtor.	folio	19	li.	s.	d.
January.	5	To Cash li. 15. 1. 6. for several Books bought from the Stationers, as by their Notes on the lineasse	14		15	1	6
February.	5	To Cash li. 112. 10 s. for a Necklace of Pearls bought of Mr. Richard Wealth Jeweller	14		112	10	—
March.	12	To Cash li. 78. 15 s. for a pair of enamell'd bracelets of Gold, beset with several Diamonds, bought of Mr. Richard Goldsmith	14		78	15	—
April.	27	To Cash li. 135. for several Jewels and silver-Plates bought of the Goldsmiths, viz. a Diamond ring 56 li. 10 s. a Ruby-ring at 20 li. a Topas at 5 li. a Smaragd at 10 li. a Saphir at 3 ½ li. a Crysolit at 8 li. a Carbuncle at 9 li. and 6 silver Candlesticks weighing 65 ounces at 7 s. per 3, li. 22. 18 s. together is	14		135	—	—
May.	2	To Cash li. 22. 10. for several silver-Plates of Household-stuff, viz. a dozen of silver-Spoons weighing 12 ounces, a Canne 12 ounces, half a dozen of Cups 24 ounces, a pair of Salters 17 ounces together 65 ounces, at 7 s. the ounce rabats β	14		22	10	—
June.	27	To Mr. Edward Holt Taylor li. 17. 14 s. 10 d. for a black suit of Cloth, as by his Bill	34		17	14	10
July.	17	To Cash li. 50. lent unto Mr. Boon-companion a Merchant upon trust and promise to repay it again at demand, as by his bond	14		50	—	—
August.	29	To Mr. Edward Holt Taylor li. 15. 5 s. 4 d. for a French suit, as by his Bill	34		15	5	4
September.	7	To Cash li. 100. for four Stone-horses, bought of Mr. Smith in ready money	14		100	—	—
October.	26	To Edward Holt Taylor li. 113. for 2 suits, viz. one of gray Cloth at 17 li. and another laced with Gold at 96 li. as by his Bill upon the lineasse	34		113	—	—
November.	2	To Gain and Loss li. 180. for a chain of Gold with a Medall of his Highness Effigies, that was presented unto me by N. N. valued to be worth	36		180	—	—
					li.	839	168

1658.	Creditor.	folio	20	li.	s.	d.
May. 2	By <i>Cash</i> li. 120. for the Necklace of Pearls sold again with advantage unto Mr. <i>Richard Pretty</i>	13	120	—	—	—
October. 1	By <i>Gain</i> and <i>Loss</i> li. 50. for 2 Stone-horses presented unto the Lord N.N.	35	50	—	—	—
November. 4	By <i>Cash</i> li. 50. received of Mr. <i>Boon-companion</i> the Merchant for the money lent him the 17th of <i>July</i> last upon his bond	41	50	—	—	—
December. 31	By <i>Balance</i> L ^a A. 619. 16 s. 8. d. for transport of this account to a new Volume called <i>Litera B.</i>	43	619	16	8	—
		li.	829	16	8	—

Concerning the Nature of this *Account Particular*, you are to observe that it is but of such things you desire to have for your particular use and account, being either Jewels, Plates, Bullions, Rarities, Household-stuff, or the like Curiosities, for the Embellishment and Adornment of your Person and Habitation, whereof at any occasion you could make ready money either with profit, or without much Loss: and therefore as the purchase thereof, if bought for ready money, will take and borrow the price of your *Cash*, and so diminish the same; for as much as you pay for it, which you are to Credit; so likewise to the contrary, as it hath been purchased and charged to this account, the Sale thereof will augment the other again, in as much as you shall receive and charge upon that account: but in case some things were presented unto you, then it will refer and add the price unto *Gain*, or augment your Stock; and if you present any thing of this account unto others, it needs must refer and add the price unto *Loss*, or diminish your Stock.

1658	<i>Charges and Expences are indebted.</i>		<i>folio</i>	21	li.	s.	d.
<i>January.</i>	3	To <i>John Faithfull</i> Steward of the Household li. 240. for a Coach gilded li. 100. for 4 Horses li. 100. for Stables, Hay and Oats 20 li. to the Coach-man for a quarter years Wages (he being to have 20 li. per annum) li. 5. to the Pages and Foot-men l. 15. viz. to <i>Anthony</i> 3 li. to <i>Bernard</i> 3 li. to <i>Charles</i> 3 li. to <i>Daniel</i> 3 li. to <i>Edward</i> 3 li. being for a quarter years Wages, paid by my order together	16	240	—	—	—
	10	To <i>John Faithfull</i> Steward of the Household li. 20. for several New-years-gifts paid by my order unto the pages and Foot-men, as also unto some others	16	20	—	—	—
	19	To <i>Edward Holt</i> Taylor li. 20. 19. 10. for 3 Suits of my Sons, as by his Bill	34	20	19	10	—
<i>February.</i>	1	To <i>John Faithfull</i> Steward of my Household li. 240. $\frac{1}{2}$ for Provision into the Kitchen, as Flesh, Bread, Fish, Venison, Beer, and the like for a Month li. 200. and to the Cook for Limons, Orange, Spices, Sugar-Confectures and Sweet-meats, 40 li. 10 s. together	16	240	10	—	—
	2	To <i>Edward Holt</i> Talor li. 31. 18. s. for the 5 Pages and Foot-mens black Suits, as by his Bill	34	31	18	—	—
	20	To <i>John Faithfull</i> Steward, &c. li. 50. 16. for Shoes, Stockins, Ribonds, Linen, Hats and Gloves, li. 15. 16. for the Vintner for Wine and Sack 25. li. to the Beer-brewer li. 10. as by his Bill paid	16	50	16	—	—
<i>March.</i>	2	To <i>John Faithfull</i> , &c. li. 350. for House-rent li. 50. of a quarter year, for Pen, Ink, Paper and Port of Letters since the third of <i>January</i> 10 li. for Diet and Provision towards the Table since the last account li. 290. as by his Bill together	16	350	—	—	—
	7	To <i>Edward Holt</i> Talor li. 112. for the Livery of 6 persons in mourning, as by his note	34	112	—	—	—
<i>April.</i>	3	To <i>John Faithfull</i> , &c. li. 310. for Provision into the Kitchen as before since the second of <i>March</i> , as by his Bill	16	310	—	—	—
<i>May.</i>	1	To the same Steward li. 290. for Provision as before li. 213. paid to the Pages and Foot-men for a quarters allowance li. 15. to the Cook for Wages li. 10. to the Post for Port of Letters, some Paper-books, &c. 12 li. to the Clerk for $\frac{1}{2}$ years Wages 25 li. to the Brokers li. 15. together is according to his note---	16	290	—	—	—
<i>June.</i>	6	To the same Steward li. 230. for disbursed as before	16	230	—	—	—
<i>July.</i>	5	To the same Steward li. 280. for disbursed as before	16	280	—	—	—
<i>August.</i>	4	To the same Steward li. 300. more as before	16	300	—	—	—
<i>September.</i>	3	To the same Steward li. 315. more as before	16	315	—	—	—
<i>October.</i>	2	To the same Steward li. 340. more as before	16	340	—	—	—
<i>November.</i>	1	To the same Steward li. 299. more as before	16	299	—	—	—
<i>December.</i>	30	To the same Steward li. 507. more as before	16	507	—	—	—
				li.	3937	3	10

1658.

Creditor.

folio

22

li.

s.

d.

December. 30 By Gain and Loss li. 3937. 3. 10. for balancing of this account,
since it refers to and is comprehended by that account —

35

3937 3

10

Note, That this account containeth all the Charges and Expences paid and laid out either by your self; or some other of your Domestick Servants substituted and authorised thereunto, as towards the defraying of your Domestick affairs and concernment, who is to keep punctual account and specification thereof, when, why, unto whom, and for what such & such mony was paid, by your order and direction; so that at any time he may be in a readines to give the same in unto you at any demand: which having done as occasion serveth, you will in order thereunto, have a vigilant Eye prefixed upon it, and after examination and calculation had with *Gain* and *Loss*, as you see cause, you may reduce or raise those Charges and Expences of your Domestick affairs to somewhat less or higher, according to the improvement of your *Stock* or the strength of *Gain*: and in regard these monies have formerly been charged unto the account of the Steward or party so substituted for that purpose, as having received it by your order and assignment, to keep and give you account thereof as aforesaid, they are now, after account received, to be charged upon this account, and Credited unto the party that disbursed them by your order or for your use, by which, as your Book is kept punctually from month to month, you may draw the Total of this account together upon a little piece of Paper, and do accordingly with that account of *Gain* and *Loss*, and then compare and calculate one with the other; the proceed of *Gain* will then resolve you presently in your expectation how much more you have either advanced than disbursed, or else disbursed than gained in that time with your whole *Stock* or *Principal*: and in such a well-contrived Harmony consisteth the whole Book and Body of accounts.

K

1658	Mr. James Trustie of Dover Factor is Debtor.		folio	23	li.	s.	d.
January.	3	To Cash li. 1500. sent him in ready money to Dover by Shipper <i>Hasting</i> , which he received, as by his Letter of advice	14	1500			
	14	To Cash li. 1500 paid unto Mr. <i>Jennings</i> for his draught of Exchange dated the 6th of <i>January</i> , payable at 6 days after sight, as by Letter of Advice	14	1500			
February.	1	To Cash li. 600. paid unto Mr. <i>Corfelis</i> by his order and Bills of Exchange dated the 8th of <i>January</i> , payable within 3 weeks time after sight thereof	14	600			
May.	9	To Goods and Commodities for my own account li. 869. 8. for 20 pieces of Woollen Cloth sent him upon his desire and request, with Shipper <i>Hill</i> , packed up into one Pack Numero 1. and signed as in the margent, containing 1242. yards, at 14s. per Yard, is according to specification sent	26	869	8		
July.	1	To several Ships at Sea li. 1500. for Freight received by him of several Merchants of <i>Plymouth</i> according to agreement and his Letter of Advice at the return of the <i>Hope</i> from <i>Riga</i>	12	1500			
August.	12	To several Ships at Sea li. 1800. for Freight received by him as before of the <i>Good-adventure</i> returning from the <i>Barbados</i> ---	12	1800			
October.	30	To several Ships at Sea li. 2500. for Freight received by him of the <i>Hope</i> and <i>Good-adventure</i> at their arrival from the <i>Levant</i> , according to bargain and agreement made with several Merchants of <i>London</i> , as by his Letter of Advice	12	2500			
November.	11	To Cash li. 20. 15. 8. for Charges and Expences had about the Pack of Cloth sent him the 9th of <i>May</i> , viz. for Package, Ropes, and Canvas 4 l. 10. for Carriers and Workmen at the Key 10 s. for the Custom of 20 pieces, and at the Ware-house 15. 15. 8. together	42	20	15	8	
December.	20	To several Ships at Sea li. 5000. for a Spanish prize-Ship of late taken by the <i>Hope</i> and <i>Good-adventure</i> at their return from the <i>Levant</i> , sc. called the <i>Requital</i> , sold unto Mr. <i>Stoodford</i> Merchant-Adventurer, and received as by his Letter of Advice and Account currant	12	5000			
				li.	152903	8	

I^o*T

1658.	Creditor.	folio	24	li.	s.	d.
January. 10	By several Ships at Sea li. 3600. paid and laid out by him for Freight and fitting them out, viz. About victualing the <i>Hope</i> for a Voyage to <i>Riga</i> , it being freighted by several Merchants at <i>Plymouth</i> , l. 250. and paid to the Captain <i>Good-look</i> and 100 men li. 850. for 6 months Wages whereof they are to pay Freight at the Expiration of the Voyage li. 1500 — For the <i>Fortune</i> paid accordingly for a Voyage to the <i>Levant</i> , having 100 men on board with the Captain <i>Il-look</i> , victuals and six months Wages — — — — — li. 1200 — For the <i>Good-adventure</i> designed for the <i>Barbadoes</i> , it being freighted by several Merchants for 1800 li. payable at the return — — — — — li. 1300 —	II	3600	—	—	—
July. 9	By Cash li. 1000. for ready money sent hither from <i>Dover</i> by Shipper <i>Hasting</i> who delivered it this day. — — — — —	13	1000	—	—	—
August. 20	By several Ships at Sea li. 2000. for Charges and Expences paid and laid out by him for a second Voyage to the <i>Levant</i> of the <i>Hope</i> and <i>Good-adventure</i> according to the first time, but now with power to seize upon any <i>Spanish</i> Vessel or Goods they shall meet withall — — — — —	II	2000	—	—	—
September. 23	By Bills of Exchange li. 2400 for a draught upon Mr. <i>Alonso</i> for 12000 Ducatoons at 48 pence sterling per Ducat, payable at Usance unto my order is — — — — —	39	2400	—	—	—
November. 2	By Cash li. 420. 15. 8. received by his order of Mr. <i>Ludowick</i> — — — — —	41	420	15	8	—
December. 20	By several Ships at Sea li. 110. for Postage, Courtage and other Charges during this correspondency li. 10. as also for his provision and extraordinary pains in receiving and paying of these moneys, and dispatching of the Ships 100 li. according to his account currant — — — — —	II	110	—	—	—
23	By Cash li. 4500. for ready money sent hither from <i>Dover</i> by Shipper <i>Hill</i> , who delivered it this day — — — — —	41	4500	—	—	—
28	By Cash l. 1259. 8s. remitted hither, payable by Mr. <i>Boeve</i> at sight — — — — —	41	1259	8	—	—
			li.	15290	3	8

1658

Goods and Commodities for my own account
Debtor.

folio 25 *li.* *s. d.*

<i>January.</i>	15	To <i>Cash</i> li. 933. 15 s. for 50 last of Pitch, and 50 last of Tarr, great Band, bought at <i>Riga</i> by Mr. <i>Knopwares</i> , at 50 Rixdollers per last Pitch, and 30 Rixdollers the last Tarr (the last accounted for 12 Barrels) amounts to Rixdollers 4000. free on board according to his account sent hither by Shipper <i>Dirk Sailwell</i> , with two Vessels called the <i>East-merchant</i> and <i>North-star</i> , and for Charges, Postage, Courtage and Provision at 2 per Cent. in <i>Riga</i> 150 Rixdollers, together Rixdollers 4150. as it was drawn by him at two Usance payable unto Mr. <i>Amercator</i> at 4 $\frac{1}{2}$ s. sterling per Rixdollar valuta, received of Mr. <i>Need-money</i> at <i>Riga</i> the 15th of November 1657. which I paid this day unto his Assignee Mr. <i>Arnold</i> , as by acquittance	14	933	15	—
	20	To <i>Cash</i> li. 590. 9 s. for Asscuration of 1000 li. at 4 per Centum paid li. 40. for Freight unto Shipper <i>Dirk Sailwell</i> of 100 last at 1 Rixdollar the barrel is Rixdollers 1200. and 40 Rixdollers for his Coplaken and Fee 1240 Rixdollers at 4 s. sterling per Rixdollar is li. 297. for Excise and Custome at 2 li. per last, is li. 200. for Carriage, Ware-house and other Charges, as by a particular note l. 71. 9. together paid for these 100 last of Pitch and Tarr	14	590	9	—
<i>February.</i>	6	To <i>Gain and Loss</i> li. 80. 16 s. for advance of the 100 last of Pitch and Tarr, within 4 Weeks	36	80	16	—
<i>March.</i>	3	To <i>Cash</i> li. 2936. for a 100 pieces of <i>Colchester</i> Cloth containing together 5872 yards, bought of Mr. <i>Lasting</i> at 10 s. per yard, ready money, paid this day	14	2936	—	—
<i>April.</i>	1	To <i>Cash</i> li. 820. for dying them Black, Red, Blew and Tristamin, as by the note of the Dyer, li. 400. for Dressing and Pressing of them li. 400. Brokerage and Charges to fetch them home li. 20. together	14	820	—	—
<i>September.</i>	8	To <i>Cash</i> li. 20. for Brokerage and other extraordinary Charges towards the preservation and selling of these woollen Cloths paid more untill this day	42	20	—	—
		To <i>Gain and Loss</i> li. 396. 3. 2 d. for advance of these 100 pieces of woollen Cloth since the third of <i>March</i> last gained withall by the blessing of God	36	296	3	2
				li	5777	3 2

1658	Creditor.	folio	26	ll.	s.	d.
January. 25	By Cash li. 475. received for 25 last Pitch at 19 li. per last, sold unto Mr. Caraway for ready money	13	475	—	—	—
February. 1	By Cash li. 260. received for 20 last Tar at 13 li. ready money, sold unto Mr. Takle, is	13	260	—	—	—
. 3	By Cash li. 487. 10. for 25 last Pitch, sold unto Mr. Fetcher at 19 li. 10 s. per last ready money	13	487	10	—	—
. 5	By Cash li. 382. 10. for 30 last Tar at 12 li. 15 s. per last, sold unto, and received of Mr. Caraway	13	382	10	—	—
April. 4	By Cash li. 708. for 20 pieces of Woollen Cloth sold unto Mr. Draper, viz. 5 pieces of Black containing 253 yards, 5 pieces of Red 260 yards, 5 pieces of Blew 249 yards, and 5 pieces of Tristamin 250 yards, together 1012 yards, at 14 s. per yard contant.	14	708	—	—	—
. 18	By Wares for account of Mr. Good-trade li. 1781. 5. for 40 pieces of woollen Cloth sent him, upon his order, with Shipper Andrews Furgen Master of the Ship called the Sirene, bound for Dantzick, as by the specification, containing 20 pieces of Black 1150 yards, 10 pieces of Red 600 yards, and 10 pieces of Tristamin 625 yards together is 2375 yards, at 15 s. per yard, amounts to	27	1781	5	—	—
May. 9	By Mr. James Trustie of Dover Factor li. 869. 8. for 20 pieces of woollen Cloth sent him upon his account, as by a specification containing 1242 yards at 14 s. per yard, is	23	869	8	—	—
June. 25	By Cash li. 201. 10. for 5 pieces of woollen Cloth sold unto Mr. Manfort containing 310 yards, at 13 s. ready money per yard, according to specification, comes to	13	201	10	—	—
July. 8	By Cash li. 204. 14. 10. for 5 pieces of woollen Cloth sold unto Mr. Draper containing 311 yards, at 13 s. 2 d. per yard contant, as by a specification, is	13	204	14	10	—
August. 6	By Cash li. 216. for 5 pieces of woollen Cloth sold unto Mr. De Fisher, containing 320 yards, at 13 s. 6 d. per yard ready money, comes to	13	216	—	—	—
September. 7	By Cash li. 191. 5. 4. for 5 pieces of woollen Cloth sold unto Mr. Books containing 302 yards at 12 s. 8 d. per yard ready money, as by Specificate	13	191	5	4	—
			li.	5777	3	2

1658	Wares for account of Mr. Good-trade of Dantzick are Debtor.		folio	27	li.	s.	d.
A*L	March. 26	To Cash li. 243. 8. paid Freight and Average of the Sea to Shipper <i>Wildfangh</i> for 500 barrels of Pot-ashes at 1 Rixdollar per piece is Rixdollers 500 and Average 50 Rixdollers at 4½ s. sterling per Rixdollar is together li. 123. 15 s. and for the Custome of 2500 weight rated at 16 s. 8 d. per Cent. is 12 pence of 20 shillings, li. 104. 3 s. with other Charges and Expences, as Carriage, Ware-houfe and the like, as by a Note li. 15. 10. marked as in the margent, and numbred from 1 till 500 —	14	243	8	—	—
	30	To Cash li. 262. 11. 11. paid Freight unto Shipper <i>Cock</i> of the <i>Charitie</i> for 2000 quarters of Wheat at 20 s. per Last or 10 quarters is 200 li. and for Fee 40 Rixdollers at 4½ s. per Rixdollar is 9 li. as also for Subsidue and Custome 5 per Cent. rated at 6 s. 8 d. the quarter l. 33. 6 s. 8 d. with other Charges and Expences, as Granary, Carriages, Workmen and the like, according to a Specification li. 20. 5. 3. —	14	262	11	11	—
G*T	April. 18	To Goods and Commodities for my account li. 1781. 5 s. for 40 pieces of long Woollen Cloth, sent unto Mr. <i>Good trade</i> of <i>Dantzick</i> by Shipper <i>Andrews Jurgen</i> of the Ship called the <i>Sirene</i> , upon his order and desire Pack'd up in 2 Balls, signed as in the Margent, and numbred 1.2. containing 20 pieces of Black 1150 yards 10 pieces of Red 600 yards, and 10 pieces of Tristamin 625 yards, together 2375. at 15 s. sterling per yard, amounts to —	26	1781	5	—	—
	—	To Cash li. 27. 10. for Charges and Expences had about those two Balls of Cloth, for Package and Carriage, l. 4. 10. Subsidue and Custome at 1 d. farthing the pound weight weighing 4000 pounds, li. 22. 10. for Charter-parties and Bills of Lading to the Notary 10 s. together is —	14	27	10	—	—
August. 15	To Cash li. 2000. remitted by his order unto Mr. <i>Le Conto</i> at <i>Hamburgh</i> , payable at 2 Ufance, and 37 s. 7 d. Flemish per li. sterling by Mr. <i>Bickell</i> paid unto Mr. <i>Boston</i> for double Bills of Exchange —	14	2000	—	—	—	—
November. 31	To Gain and Loss li. 145. 1. 7. for Provision of 6750. li. at 2 per Cent. for selling of all these Wares li. 135. for Courtage, Postage and Brokerage li. 10. 1. 7. —	36	145	1	7	—	—
December. 2	To Cash li. 2290. 6. 6. paid unto Mr. <i>Peter Equal</i> for his Bills of Exchange at double Ufance payable unto Mr. <i>Good-trade</i> , or order remitted per <i>Amsterdam</i> unto Mr. <i>Innocent</i> at 37 s. 4 d. by Mr. <i>Momber</i> —	42	2290	6	6	—	—
			li.	6750	3	—	—

1658		Creditors.	folio	28	li.	s.	d.
April.	1	By Cash li. 1028. 4. for 100 barrels of Pot-ashes sold unto Mr. Freeman, weighing 54 Centos neat at 41 s. the hundred weight ready money is					
			13		1028	4	—
May.	2	By Cash li. 400. for 500 quarters of Wheat sold unto Mr. Miller at 16 s. per quarter comes to					
			13		400	—	—
	17	By Cash li. 1028. 4. for 100. barrels of Pot-ashes sold unto Mr. Glaffer weighing 504 Cent. neat at 41 s. the hundred weight contant					
			13		1028	4	—
June.	9	By Mr. Andrews Baker l. 850. for 1000 quarters of Wheat at 17 s. per quarter payable within 6 months time, and putting in sufficient security for the Sum of					
			37		850	—	—
	12	By Mr. Andrews Baker l. 533. 4. for 50 barrels of Pot-ashes weighing 248 Centos neat at 43 s. the hundred weight, payable within 6 months time, and giving security thereof					
			37		533	4	—
July.	21	By Cash li. 514. 2. for 50 barrels of Pot-ashes sold unto Mr. Freeman, weighing 252 Centos neat at 41 s. the 100 weight contant					
			13		514	2	—
August.	8	By Cash li. 984. for 100 barrels of Pot-ashes sold unto Mr. Potter, weighing 492 Cen. neat at 40 s. the hundred weight ready money					
			13		984	—	—
September.	14	By Mr. Andrews Baker li. 400. for 500 quarters of Wheat at 16 s. per quarter, payable on the 14th of November next coming, having given good security of it					
			37		400	—	—
October.	16	By Cash li. 510. 9. for 50 barrels of Pot-ashes sold unto Mr. Potter, weighing 249 Centos neat at 41 s. the hundred weight ready money					
			41		510	9	—
November.	30	By Cash li. 502. for 50 barrels of Pot-ashes (being the remnants of 500 barrels) sold unto Mr. Glaffer, weighing 251 hundred weight neat at 40 s. per Cent. contant					
			41		502	—	—
					li.	6750	3

1658		<i>Adventure-land in Ireland is Debtor.</i>	<i>folio</i>	29	li.	s.	d.
March.	25	To the State of England li. 3000. for 600 Acres of arable ground lying 12 miles from <i>Dublin</i> towards <i>Waterford</i> , received as Adventurer in part for the 5500 li. money lent them the 25th of <i>March</i> 1650. upon publick faith, rated at 5 <i>l.</i> per Acre, comes to		8	3000	—	—
May.	10	To Mr. <i>Honest</i> Steward of the Manors li. 100. for Charges and Expences had about those Landeries, as by his specification delivered		18	100	—	—
September.	2	To Mr. <i>Honest</i> Steward of the Manours li. 222. 18. 4. for Charges and Expences had about those grounds since <i>May</i> last, for Banking, Cutting, Mowing, Thraishing, Carriage and the like, as by his Bill		18	222	18	4
December.	2	To <i>Gain</i> and <i>Loss</i> li. 332. 15. 8. for so much gained by this years improvement of these 600 Acres, besides and above all Charges reduced		36	332	15	8
					li.	3655	14

The Nature of this account is altogether according to those of the Manors of several Goods or Houses, differing onely in that you had those Lands from the *State* in part of payment for the Debt and parcel they did owe to the *Stock*, as being contracted and purchased by it after that account was stated: and whereas the Manours and Goods or the Debt of the *State* are parcels of your *Stock*, so likewise these Lands deriving from the latter as aforesaid, must needs be a parcel of that account, and by this means Center to the *Stock*, in regard it takes its value from thence, and conveighs it higher to a particular account, as it doth to the *State of England* in consideration of 600 Acres of ground, or 3000 li. sterling principal, for payment in part of a greater sum they did owe unto you. Now after purchase, as the benefit and improvement thereof will be altogether for your own Use, or those you shall please to appoint, so you will be carefull to keep punctual account of all Charges and disbursements about those Lands, and charge them from time to time upon these grounds, still giving so much Credit unto the party from whence at first they went out by your order and direction; and so in proceſs of time as you get any money or profit by the Growth, Fruits or Harvest of these grounds, you are to Credit this Account, and charge the partie that received it by your appointment, for the same consideration, to the end that by

b 1658	Creditor.	folio	30	li.	s.	d.
September. 3	By Mr. <i>Honest</i> Steward of the Manours li. 600. 4. for the Increase and proceed of this Land received this Harvest, as by his account and specification, for Wheat, Rie, Barlie and Pasture of Cartel					
November. 5	By Mr. <i>Honest</i> Steward of the Manours li. 55. 10. for Grasse, Hay, and Fruits sold of these Grounds, as by his Bill delivered	17		600	4	—
December. 31	By Balance L. A. li. 3000. for transport of these 600 Acres upon a new account and volume <i>Litera B.</i>	17		55	10	—
		43		3000	—	—
		li.		3655	14	—

by reducing the Charges and Expences from the Increase and Revenue, the proceed and surplus may be put to the account of Gain and Profit, as received so much more than paid in consideration of the same account: Ever excepting the primitive worth for the Balance in the future as long as it is in being, and your possession; but in case of selling it for ready money, or changing it for other goods, then instead of the balance, the Cash, Purchasor or Parcel of Goods you did get in Exchange thereof is to poize and balance it, as being charged for the same consideration upon its particular account, and so by this means one as it were riseth, groweth and liveth as a member, whilst the other is cut off, falls and dieth as a limb to and by the stock or body thereof.

M

1658

The Farmery of Pay-well is Debtor. folio 31 li. s. d.

March. 25	To the State of England li. 5000. for so much to be paid within 5 years in equal portion with 200 li. Interest <i>per annum</i> by the Farmer thereof Mr. Nimble, as he shall receive it from the Tenants and Inhabitants, by virtue of a Letter Patent bearing Westminster the 20. of March 1658. that is to say, every year 1200 li. Principal and Interest	8	5000		
December. 30	By Gain and Loss li. 200. for Interest according to allowance of the State, besides li. 1000. received this first year in payment of the Principal	36	200		
		li.	5200		

Concerning accounts of Farmeries, Security or Pawn-land, as the stem thereof is to be charged to the Original and Root by which it first did grow to be a parcel of your estate, and the conditions, as the vertue or marrow, thereof are specified and expressed in plain terms, according to the Tenour of agreement made with the parties from whom you had the same; so those fruits which from time to time you reap, and get according to the vertue and goodness of this Tree, by the Farmer, Steward or Party authorized to that purpose, are to be brought in Credit upon this account, and charged again either unto *Cash* or the Party that received them by your appointment, who, if you shall desire or see cause, is to give you an account of it, or bring in the money to your *Cash* again: if punctual payment be made by the Farmer, then the first year $\frac{1}{5}$, the second $\frac{2}{5}$, and so every year a fifth part will be deducted of the Principal, and instead of the Farm or 5000 li. security you will find at the expiration of those 5 years 6000 li. ready money in your *Cash*, without the improvement that can be made in the mean time by those moneys received in part.

1658.

*Creditor.**folio*

32

li.

s.

d.

May.	1	By <i>Cash</i> li. 300. received of Mr. <i>Nimble</i> the Farmer of this Farmery, by virtue of a Letter Patent from the <i>State</i>	13	300	—	—
August.	2	By <i>Cash</i> li. 200. received of the said Farmer Mr. <i>Nimble</i> , upon account in part as before	13	200	—	—
September.	8	By <i>Cash</i> li. 100. received as before	41	100	—	—
October.	30	By <i>Cash</i> li. 300. received as before	41	300	—	—
November.	15	By <i>Cash</i> li. 50. received more as before	41	50	—	—
	20	By <i>Cash</i> li. 50. received more as before	41	50	—	—
December.	2	By <i>Cash</i> li. 100. received more as before	41	100	—	—
	20	By <i>Cash</i> li. 70. received more as before	41	70	—	—
	25	By <i>Cash</i> li. 30. received more as before	41	30	—	—
	31	By <i>Balance</i> L ^a A. li. 4000. for transport of this account upon a new Book, L ^a B.	43	4000	—	—
				li.	5200	—

It is also to be observed, that this Farmery hath been assigned unto you by the *State* in consideration of 5000 l. sterling Principal, with condition to pay you the same within five years time and with 200 li. Interest *per annum*, in equal portions, that is to say, every year 1200 l. payable on such or such certain days by their respective Farmer or Commissioner: which having received, you are to charge *Cash*, and credit this account for the same 1200 li. as received in part of 5000 li. Principal, withall charging this account with the 200 li. Interest comprehended in the 1200 li. received, and to give credit for so much to the account of *Gain*; and so it will appear that at the expiration of the first year there hath been paid to you or your Assignee 1000 li. upon account of 5000 li. Principal, and 200 li. upon account of 1000 li. Interest or *Gain*, whereof you are fully to be paid within 4 years more.

1658.

The High and Mighty, the *Lords States* folio 33 li. s. d.

December. 30 To Gain and Loss li. 1620. for 12 months allowance by virtue of a Commission received of their Lordships, dated at the Hague the 28th of December 1657. at 20 Rixdollers *per diem*, and 30 days *per mensem* in the quality as resident in ordinary, is Rixdollers 7200 at 4s. 6d. *per piece*, comes to ——— Whereof all Charges and Expences are to be defrayed and disbursed.

36 1620 —
li. 1620 —

Note, That this account serveth but for a publick Minister or Agitator of a foreign Prince or Lord, but may be of great use and benefit towards the ordering of his Domestick affairs and concernment, receipts and disbursements; for in comparing but his disbursements at any time with this account, he very easily can make calculation, how much he may enlarge his Train, or reduce his Charges and Expences, and so reform and order things accordingly, as he shall see cause.

1658

Mr. *Edward Holt* is Debtor.

March. 27 To John Faithfull Steward of the Household li. 50. for so much paid him upon account, as by acquittance ———
April. 4 To the same Steward li. 100. paid him more as before by my order, as by his acquittance ———
September. 20 To the same Steward li. 50. for paid him by my order upon his account more in part as before ———
November. 30 To the same Steward li. 110. 18 s. for paid him by my order, in full of all his Bills delivered ———

16 50 —
16 100 —
16 50 —
16 110 18 —
li. 310 18 —

In this manner of account for the Taylor you may keep if you please all other accounts of Baker, Brewer, Butcher, Shoemaker, Vintner, Grocer and the like, that give any Credit towards defraying of your Charges and Expences, crediting them from time to time for the things you had of them by your appointment, according to their bills examined and approved; and if you see cause to pay them any thing at their request or by your own accord, cause it to be paid unto them by your Steward or Attorney, then you may charge their account, and credit *Cash* or the Partie that paid it for the same sum of money.

1658	of the United Netherlands are Creditors. folio		34	li.	s.	d.
January. 5	By Cash li. 500. remitted hither from <i>Amsterdam</i> by the Treasurer of the Exchequer Mr. <i>de Geer</i> , by their Lordships order, towards defraying of Charges in a Commission received here in <i>England</i> , at 20 Rixdollers allowance <i>per diem</i> ; I say received in part of Mr. <i>de Visser</i>		13	500	—	—
May. 27	By Cash li. 200. remitted as before, for part of my allowance received of Mr. <i>Books</i>		13	200	—	—
July. 31	By Cash li. 450. received as before of Mr. <i>Peter de Putt</i>		13	450	—	—
September. 6	By Cash li. 300. received more as before of Mr. <i>Corselis</i>		13	300	—	—
December. 1	By Cash li. 170. received more as before of Mr. <i>William Boeve</i> , in full of a years allowance		14	170	—	—
			li.	1620	—	—

But in case such publick Ministers receive Commissions, as usually it is done, concerning Trade of other private Men, then I shall refer them to the accounts of the Factors, Wares, Commodities and Bills of Exchange, where they will be satisfied more at large.

1658

Creditor.

January.	19	By Charges and Expences li. 20. 19. 10. for 3 Suits of my Sons, as by his Bill delivered	21	20	19	10
February.	2	By Charges and Expences li. 31. 18. for mourning Suits and Coats of my 5 Servants, Pages and Foot-men, as by his Bill delivered	21	31	18	—
March.	7	By Charges and Expences li. 112. for the Liveries of 6 Persons in mourning, as by his Bill delivered	21	112	—	—
June.	27	By Account Particular li. 17. 14. 10. for a black Suit of fine Holland-cloth for my self, as by his Bill	19	17	14	10
August.	29	By the same Account li. 15. 5. 4. for a French Suit, as by his Bill, being for my own use	19	15	5	4
October.	26	By the same Account li. 113. for 2 Suits, viz. one of gray Cloth at 17 li. and another laced with Gold at 96 li. as by his Bill delivered	19	113	—	—
			li.	310	18	—

ever observing at the receipt of any thing from them that you credit their account by the very cause and end it is intended and used, as are Charges and Expences, Account Particular, or any other Account whatsoever, which accordingly you are to charge for the same consideration; and if paid, then charge their Particular Account, and credit the Party that paid it by your appointment in the same manner and consideration.

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1658		Gain and Loss is Debtor.	folio	35	li.	s.	d.
February.	7	To several Ships at Sea li. 5700. for the loss of the Fortune taken in her voyage to the Levant by the Spaniards, valued li. 4500. and for Charges and Expences had by Mr. James Trusty at Dover Factor to fit her out li. 1200. as by his account, see folio —	12	5700	—	—	—
March.	25	To Sir John Ireland Knight li. 60. for a years Interest of li. 1000. Principal at 6 per Centum —	4	60	—	—	—
October.	1	To Account Particular l. 50. for two Stone-Horses presented unto the Lord N. N. —	20	50	—	—	—
November.	10	To Mr. Honest the Steward of the Manours li. 182. 15. 8. for several Household-stuff and Provision, with other Expences, as also for a years Wages at 100 li. —	18	182	15	8	—
December.	30	To John Faithfull Steward of the Household li. 100. for his yearly allowance —	16	100	—	—	—
		To Charges and Expences li. 3937. 3. 10. paid and laid out this year about my House-keeping, and defraying of my domestick occasions —	22	3937	3	10	—
	31	To the Stock li. 11928. 12. for the proceed of this account, being the improvement of the Stock this year, gained by the blessing of God besides and above all Charges and Expences already reduced —	2	11928	12	—	—
				li. 21958	11	6	—

Concerning this account of *Gain* and *Loss* there were much to be spoken of it, seeing it one of the chief and principal Pillars that supporteth the whole Architecture, beautifieth and adorneth the entire Body, and is as it were the onely Soul and Life thereof, and the sole exaltation of this *Amphithalami* and Mystical Art: but to be brief, I shall but say that the *Debet* thereof referreth to the *Loss*; and the *Credit* referreth to the *Gain* of the *Stock*, seeming as it were to have a nigh coherence and sympathy with the nature of the Original or Hebrew-tongue, that bends it self from the Right Hand towards the Left; and therefore is to be noted, when you lose any thing by any of the several accounts within your Book, as the same Loss will appear in the *Credit* of that account, so by consequence it must be visible in *Debet* of this account; and to the contrary, when you gain or advance any thing by any of your several accounts, as the same Gain or Profit will be apparent in the *Debet* of that account, so it needs must be visible in *Credit* of this account: and for which cause as your Books are kept punctual, and you being curious to know from time to time what you did gain and advance with your *Stock* besides and above all Charges and Expences, you need but take a small piece of Paper and draw the total Sum of this account, and then reduce both Loss and Expences from Gain, the surplus or proceed of Gain will be the Increase and augmentation of the *Stock*, which will be found and perceived in the virtue and strength of the several parcels and members thereof, centering in their operation to *Cash* as the heart and nourishment of those members, and altogether concurring and administering to the entire body the *Stock*.

1658	Creditor.	folio	39	li.	s.	d.
February. 6	By Goods and Commodities for my particular account li. 80. 16. for advance of 100 last Pitch and Tarr					
March. 25	By Sir Thomas Vincent Knight li. 30. for a years interest of 500 li. principal at 6 per Centum	25		80	16	
—	By the State of England li. 2640. for 8 years interest of li. 5500. Principal at 6 per Centum	3		30		
—	By the Manor and Forrest of Increase li. 100. for a quarter years improvement thereof	7		2640		
April. 5	By several Goods and Houses l. 2030 for Lease and Revenues re- ceived thereof	7		100		
June. 31	By the Manor and Forest of Increase li. 100. for a quarter years improvement and profit	9		2030		
July. 2	By the Manor of Speedwell li. 250. for 6 months improvement and profit	7		100		
September. 8	By Goods and Commodities for account particular li. 396. 3. 2. for advance of 100 pieces of woollen Cloth	5		250		
—	By the Manor and Forest of Increase li. 100. for a quarter years improvement and profit	25		396	3	2
November. 2	By Account Particular li. 180. for a Chain of Gold with a medal of his Highness Effigies, as a Present	7		100		
—	By Wares for account of Mr. Goodtrade li. 145. 1. 7. for Provisi- on, Courtage, and Port of Letters	19		180		
December. 2	By Adventure-land in Ireland li. 332. 15. 8. for this years improve- ment and advance	27		145	1	7
—	By several Goods and Houses li. 805. for this years improvement, Rent and Revenues, gained	29		332	15	8
—	By several Ships at Sea li. 12240. for this years adventure and gain by them made in their several Voyages and Prizes at Sea	9		805		
—	By Bills of Exchange l. 358. 15. 1. for advance since September last	11		12240		
—	By the Manour and Forest of Increase li. 100. for a quarter years improvement gained and advanced	39		358	15	1
—	By the Farmery of Paywell li. 200. for a years Interest of 5000 li. according to allowance of the State	7		100		
—	By the Lords States of the united Netherlands li. 1620. for a years allowance, as by a Commission from their High and Mighty Lordships, dated at the Hague the 28th of December, 1657	31		200		
—	By the Manour of Speedwell li. 250. for half a years improvement gained and advanced.	33		1620		
		5		250		
				li. 21958	11	6

1658

Mr. Andrews Baker is Debtor.

folio

37

li.

s.

d.

- June. 9 To Wares for account of Mr. Good-trade of Dantzick li. 850. for
1000 quarters of Wheat at 17 s. per quarter, payable within
6 months time, having given sufficient security thereof —
- 12 To the same account l. 533. 4. for 50 barrells of Pot-ashes, weigh-
ing 248 Centos neat at 43 s. per Centum, payable according to
the 1000 quarters of Wheat —
- September. 14 To the same account li. 400. for 500 quarters of Wheat at 16 s.
per quarter, payable on the 14th of November next coming,
having given good securacion thereof —

28

850

28

533 4

28

400

li

1783 4

Note, That this Baker bought such and such a parcel of Wares or Commodities from you, upon condition to pay it within the space of a limited time, and therefore becomes in the mean time a lawfull Debtor unto you untill payment be made, and then is of right to be credited for so much paid either in part or in full, untill altogether be discharged and the account finished. These Wares now as they are put here to his Charge, so upon its proper account folio 28. (as you are to specify within the two second lines on the page where that Account or Creditor of such a parcel is to be found) they must stand credited for the same parcel, as being alienated and separated from the rest still in being of these Wares, to the end you may see at any time by this account how much is sold or remaining of it without going to the Warehouse or weighing and removing them over again, and so make calculation or draw accounts when you please: and seeing such account, as this is one, serving chiefly for memory sake, to see withall what Wares they had of, and when they will be paid unto you, to the end you may govern your self according to your other occasions at the prefixed time of receipt thereof: as also to have a necessary Debtor unto that parcel of Wares so alienated and separated from the rest of that account credited in your Book as for *Gain* or *Loss*, hath no reference to such Debtors if they be punctual of time and payment, that being comprehended by the other account of Wares or the Creditor thereof, unless there should appear some neglect or defect.

1658.

*Creditor.**folio*

38

li.

s.

d.

November.

- 10 By *Cash* li. 850. for 1000 quarters of Wheat at 17 s. *per* quarter,
as in Contra paid this day ———— 41 850 —
- 13 By *Cash* li. 400. paid in part upon account for the 50 barrels of
Pot-ashes on the other side ———— 41 400 —
- 15 By *Cash* li. 133. 4. paid in full of the said Pot-ashes due on the 12
of this Instant Month past ———— 41 133 4 —
- 20 By *Cash* li. 200. paid in part of the 400 li. for 500 quarters of
Wheat at 16 s. in the Contra ———— 41 200 —
- 24 By *Cash* li. 200. paid in full of all accounts and demands to this
day ———— 41 200 —

li

1783 4 —

defect either in agreement and payment, or in the Wares and Commodities. In which case Agio or Interest may be added unto, or else Tarra and Rabat be reduced from the parcel of money or Commodity (for which he stands indebted) as Principal Creditor to your Book, under the name and title of *Gain* and *Loss*. To sum up all together in one, he is a Debtor to Wares for such a Consideration, and at the time of punctual payment he is a Creditor by Cash; whereas to the contrary Wares becomes a Creditor by, and Cash a Debtor to him.

1658.

Bills of Exchange are Debtors.

folio 39 li. s. d.

January. 32 To Mr. James Trusty li. 2400. for several double Bills, (as *primo* and *secundo*) which he drew upon Mr. Alonso, being together 12000 Ducatoons of Venice at 48 pence sterling per Ducat or 24 great current of Venice, payable at use unto my order, which Bills I endorsed and assigned to be paid unto Mr. Bernardo, with order to reduce his charges and provision thereof, and to remit the Proceed unto Mr. Carvasal at Naples according to the course of Exchange, which was performed as followeth—
 Alonso paid unto Bernardo the 20th of October Ducatoons 12000
 Bernardo reduced his provision at $\frac{1}{2}$ per Cent. 160 Ducatoons, with Courtage and Postage 2 Ducatoons, }
 together 62 Ducatoons

24 2400

— 62

Resting Ducatoons 11938

which proceed of Ducatoons 11938.

Bernardo at Venice remits unto Carvasal at Naples the 21 of October payable at sight 101 Ducatoons, for 100 Ducatoons at Naples, with order to reduce his Charges, as also provision, and to remit the proceed and Balance thereof unto my self or order and Assigns, according to the course of Exchange, which being done as followeth,

Carvasal at Naples received of Dandallo at Naples (for the draught of Eleazer of Venice) being remitted by Bernardo of Venice as aforesaid the 30 of October—Ducatoons 11819.80

Reducing for Port of Letters and Courtage Ducatoons 12.20 Granos, and for his provision $\frac{2}{3}$ per Centum, Ducatoons 81 } —93. 20.

Resting Duc. 11914

which proceed of Ducatoons 11914.

Carvasal paid unto Faulkon at Naples the 1 of November, for double Bills of Exchange, payable by Mr. Guner of London, at usance unto my self or order at 68 d. per Ducat or 100 Granos, which Bills he remitted hither as in the Contra received.

December. 25 To Cash li. 3284. 7. 7. paid for the draught in the Credit unto Alderman Sidenham for 10354 Crowns at 83 d. Sterling drawn by Olimphas of Genua the 25 of November at *Uso valuta*, received of Torquano

42 3284 7 7

26 To Cash li. 7. 10. paid during this intercourse of these Bills, for Courtage, Postage and other Charges from the 20 of September untill now

42 7 10 —

27 To Gain and Loss li. 358. 15. 1. for advance of those Bills since September last, gained by the blessing of God

36 358 15 1

li. 6050 12 8

1658

Creditors.

folio

40

li.

s.

d.

September. 20

By Cash li. 2675. for 12000 Ducatoons drawn upon *Fernando Horacy* of *Lisbone* in several Bills at 53½ d. sterling for a Ducat or 400 Reals current money, payable at use unto the order of *John Kernell*, (who paid it this day here in *London*) with order unto the said *Horacy*, to add his Charges and provision thereunto, and to draw the Totals upon *Mr. Laurence Masanelo* of *Sevile* according to the course of Exchange, which was done as followeth, *Horacy* in honour of the Bills paid unto the order of *Kendall* at *Lixa* the 22th of *October*. — Ducatoons 12000 adding thereunto for Courtage and Port of Letters Ducatoons 10. and for his Provision ½ per Centum is 40 Ducatoons, together — — — Ducatoons 50

41

2675

Total Ducatoons 12050

which total sum *Horacy* of *Lixa* draws upon *Masanelo* of *Sevile*, the 23th of *October* at 100 Ducatoons of *Lixa* for 100 Ducatoons in *Sevile*, payable at 3 days sight unto the order of *Palavicini*, with order to add his Charges as also Provision, and to draw the total of these moneys paid upon *Nicolas Olimphas* of *Genua*, according to the course of Exchange, the value he having received of *Palavicini*, which was done as followeth. *Masanelo* of *Sevile* in honour of the Bills paid unto the order of *Palavicini* the said total sum drawn upon him by *Horacy* of *Lixa* the 13 of *November* — — — Ducatoons 11036.346 adding thereunto for Courtage and Postage 11 Ducatoons, as also for Provision ½ per Cent. is Ducatoons 48.75 Marvados, 375 being a Duc. is together — — — Ducatoons 59.75

Total Duc. 11096.46

which total sum of Duc. 11096.46. according to order *Masanelo* of *Sevile* draws upon *Nicolas Olimphas* of *Genua*, at 442 marvados of *Sevile* for a Crown or 68 sols of *Genua*, payable at 4 days sight unto the order of *Richardo*, with order to add his Charges and Provision, and to draw the total upon my self or order of *London*, according to the course of Exchange, *Valuta* received of *Richardo* at *Sevile*. *Nicholas Olimphas* of *Genua* in honour of those Bills paid unto the order of *Richardo* at *Genua* as aforesaid the 24 of *November* — — — Crowns 9416.26 adding for Courtages and Provision — — — Crowns 80.42

Total Crowns 9497.—

which total sum of Crowns 9497. (according to order received) *Olimphas* of *Genua* draws upon me the 25 of *November* at 83 d. sterling per Crown, payable at use unto *Alderman Sidenham*, *Valuta* received at *Genua* of *Torquano*.

December. 3

By Cash li. 3375. 12.8. received for the remis of *Mr. Trustie's* Bills of Exchange, payable by *Mr. Guner* of *London*, made by *Faukon* at *Naples* the 1 of *November*, at *Uso valuta* received of *Carvasal* who remitted them hither, as in the *Contra*, Ducatoons 11914. at 68 d. per Ducat — — —

41

3375

128

li.

6050

128

1658	<i>Cash, (under the Custody of Mr. Rich. Gold-coin in Lombard-street Jeweller) is Debtor. fol.</i>		41	li.	s.	d.
September.	7	To transport of folio	13	1887	1	2
	8	To the Farmery of Paywell, received of Mr. Nimble the Farmer by order of the States	32	100		
	20	To Bills of Exchange, received of John Kernel for a draught of Lisbona of 12000 Ducatoons at 53½ d.	40	2675		
October.	16	To Wares for account of Mr. Good-trade, received of Mr. Potter for 50 Barrels of Pot-ashes	28	5109		
	30	To the Farmery of Paywell, received of Mr. Nimble the Farmer by order of the States	32	300		
November.	2	To James Trustie of Dover Factor, received of Mr. Ludewick by his order, and for his account	24	420	15	8
	4	To Account Particular, received of Mr. Boon-companion for money lent him	20	50		
	10	To Andrews Baker, received for 1000 quarters of Wheat sold 6 months agoe	38	850		
	13	To the same Baker, received in part for 50 Barrels of Pot-ashes sold 6 months agoe	38	400		
	15	To the same Baker received in full of the said 50 Barrels of Pot-ashes	38	1334		
		To the Farmery of Paywell, received of Mr. Nimble the Farmer by order of the States	32	50		
	20	To the same Account, received as before	32	50		
		To Andrews Baker, received in part for 500 quarters of Wheat sold the 14th of September	38	200		
	24	To the same Baker, received in full of his account	38	200		
	30	To Wares for account of Mr. Good-trade, received of Mr. Glasfer for 50 Barrels of Pot-ashes	28	502		
December.	1	To the Lords States of the united Netherlands, received in full of a years allowance of Mr. Boeve	34	170		
	3	To Bills of Exchange, received of Mr. Guner, for a Bill remitted from Naples by Carvasal, 11964 Duc. at 68 d.	40	3375	12	8
	5	To several Ships at Sea, received for prize goods	12	6000		
		To the Farmery of Paywell, received of Mr. Nimble the Farmer of this Farmery by order of the States	32	100		
	20	To the same Account received as before	32	70		
	23	To James Trustie of Dover Factor, received of Shipper Hill for his account sent hither	24	4500		
	25	To the same Account, received as before, in full for a years allowance from the State	32	30		
	28	To the same Factor, received of Mr. Boeve, for his account	24	1259	8	
				li. 40817	9	6

This Account being the onely Arteries, Wheels and Veins of the whole Body and Stock is by no means to be idle, but ought to be ever at Work and Motions, either by one improvement or other, which you think most advantageous and conducive to your good and profit; in as much as in things spiritual true faith must ever be at Motions by Work and Charity, &c. and yet as it is not Work but free Grace that causes Salvation, so it is not *Cash* it self but *Credit* that is occasioned by it, which causeth Profit and Satisfaction. And thus having a full or experimental understanding, and quick insight

1658		Cash is Creditor	folio	42	li	s	d
September.	7	By Transport of folio					
	8	By Goods and Commodities, paid for Charges and Expences of 100 pieces of Woollen Cloth		14	13537	105	
November.	11	By Mr. James Trusty of Dover Factor, paid for Charges and Expences about a Pack of Cloth		25	20		
	18	By Faithfull Steward of the Houshold, paid for defraying of my Domestick affairs and Charges		23	20	15	8
December.	2	By Wares for account of Mr. Good-trade, paid unto Mr. Equal for double Bills of Exchange remitted to Amsterdam		15	13484		
	25	By Bills of Exchange, paid unto Alderman Sidenham for a draught of Genua of 10354 Crowns at 83 d.		27	22906	6	
	26	By the same account, paid for Charges and Expences during the intercourse of the said Bills		39	32847	7	
	31	By Balance L ^a A. l. 20308. 15. 4. for transport of this account up on a new Volume L ^a B		39	7	10	
				43	20308	15	4
				li.	40817	9	6

insight of things both Spiritual and Temporal, you very easily will set your affairs on wheels and motions, either in one way or other, to the improvement and benefit both of Soul and Body, diligently observing those Rules and Prescripts of the Mind or Sense in the other Members of the Body: in order whereunto Note that *Cash* will be Debtor to all those moneys which at any times are paid by, or received of others and put into it; and that in the contrary, *Cash* will be Creditor for all those monies which at any time are paid by, or received by others, and disbursed out of it: and as *Cash* is now either Debtor or Creditor, then it is to be considered, to or by whom she is occasioned to be indebted or credited, whose account in your Book is to be charged of *Cash* credit, or to be credited of *Cash* Debet, and thither you are to convey the same Sum you have either paid or received for such and such an account, as is here represented, to the *Farmory* of *Paywell*, to *Bills of Exchange*, to *Wares*, &c. by *Goods and Commodities*, by *Mr. James Trusty*, by *Faithfull Steward*, &c. which having performed punctually, you can at any time calculate upon a Paper apart, concerning the Receipts and Disbursements, Increase and Decrease of your *Cash*; and so order and regulate your other affairs and the improvement of the *Stock* according as you shall see cause and need in the Filling, Emptying, Distemper, Cure, Vertue and Credit thereof.

1658		Balance L ^a A is Debtor.	folio	43	li.	s.	d.
December	31	To the Manor of Speedwell within the County of Sucesse	6	5000	—	—	—
		To the Manor and Forest of Increase in Somerset	8	4000	—	—	—
		To several Goods and Houses lying in and about London	10	15000	—	—	—
		To several Ships at Sea, viz. the Hope and Good-adventure	12	9000	—	—	—
		To Account Particular	20	619	16	8	—
		To Adventure-land in Ireland	30	3000	—	—	—
		To the Farmery of Paywell	32	4000	—	—	—
		To Cash, under custody of Mr. Richard Goodcoin	42	20308	15	4	—
				li.	60928	12	—
		<p>For understanding of the Balance, it will be necessary that you are quick-sighted and punctual in your affairs. And first, as you have kept your Book in order as is prescribed, untill either such or such an intended time is expired, or that your Book is filled with Writings, and drawing to a period or Balance, then as you are minded to transport those Debtors and Creditors, whose accounts do not poize in their own <i>Debet</i> and <i>Credit</i>, from that Book as <i>Litera A.</i> upon a new Volume as <i>Litera B.</i> you will take a general Survey and Examination of all and singular the Accounts in that Book <i>Litera A.</i> contained, whether they are kept punctually from time to time, yea or no, where any neglect or defect appears, which will be discovered by the direction of the points in the first line, or by comparing the <i>Debet</i> with the <i>Credit</i> throughout the whole Book, as also by the ending time of every page, and the just course thereof considered; besides that, it may be perceived by those Accounts, Bills, Notes and Certificates of your Debtors and Creditors, which you shall find either to be wanting or lost, or else not inserted and stated into their respective Accounts of that Book, in which case you can easily reform defects, and perfect what is amiss, or add what is wanting: and having done so, take a sheet of Paper, and begin from the first account of your Book, and add the several sums together, first in <i>Debet</i>, and then in <i>Credit</i>, which total Sum now of them both, either <i>Debet</i> or <i>Credit</i>, exceeds the other, for so much as the proceed or surplus will be, you are to Note upon that Paper, as a perfect List of all and singular the Debtors on the one side,</p>					

1658

*Balance L^a A. is Creditor.**folio* 44 *li.* *s.* *d.*

December. 31 By the Stock

I 60928 12

side, and on the other page the Creditors; and in such a manner run over the whole Book, from the first to the last account, leaving those untouched which you shall find either shut or poized both in *Debet* and *Credit*, onely noting and extracting those whose *Debet* surpasses their *Credit* in number, or whose *Credit* exceeds their *Debet*, as aforesaid. Which being done accordingly, you will see whether your Book is kept well yea or no, by the Counter-poizing and comparing of the Total sum of all the Debtors with the Total sum of all the Creditors of the whole Book; for if but the least penny should vary in both sums, your Book could not be accounted just and lawfull, untill the Error or Transgression were discovered by examining and searching it over again, and so remedied and corrected. Which having all performed and finished by that sheet of Paper sincerely and uprightly, you may confidently goe on in balancing the Book it self, without fearing to commit any farther fault or error, and so Transport those Debtors and Creditors from the Balance L^a A. unto the new Volume L^a B. placing and distributing them according as you shall see cause and convenient, and proceed from time to time in managing and ordering them as you did formerly in the first Book, untill that second Book be filled also, and then it may be brought to a third as L^a C. and so continued for ever. And thus, if at any time you desire to see the Total Members and Branches of your Stock, and which of them are sound or corrupt, quick or distempered, profitable or unprofitable, perfect or imperfect, Note, those Members or Branches you will perceive and discern by the Extract and Account or Balance, which you shall draw out of your Book upon a particular Paper onely, for your Rule and Advice in remedying, and curing, or cutting and destroying of them.

Fishing (as it were) at their doors. And such is the Blessing of Almighty God, that above six hundred thousand Lasts of Fish are taken yearly in the Dominions of the King of Great Britain only, omitting the quantity of Fish taken in Denmark Seas, Russia, New-found-land, Spain, Italy and other Dominions.

The Fishing is
lawful, reason-
able, and profit-
able.

And here I am to make a little abridgment of the collections of one *Tobias Gentleman*, a Fisher-man, who made a Treatise touching the same, intituled *Englands way to win wealth, and to imploy Ships and Mariners*, proving first, the lawfulness of it by his Majesties Subjects of Great Britain, secondly how feasible it is for them by the exemplary actions of other Nations, that have nothing growing in their own Land for that use, but are constrained to fetch all out of other Countries; lastly, that the Trade of Fishing is profitable, by the success seen with the *Hollanders*, being rich and opulent, notwithstanding their long Wars, and which themselves do call to be their chiefest Trade and Principal Gold-mine, whereby many thousands of their people of Trades and Occupations are set on work, maintained, and do prosper, as may be seen by their Proclamation annexed to the said Treatise.

Proclamation
of the States
of the united
Provinces.

Hereupon he sheweth, that about Mid-May they make ready their Busses, and Fisher-fleets, and by the first of June (their Stile) they are seen to sail out of the *Mase*, *Texel*, and the *Vly*, a thousand Sail together for to catch Herrings in the North Seas, being most of them Ships of 120 or 100 Tuns, and the other 60 Tuns or thereabouts; having in them 24 men, and some 16, and 20 in every Ship; and they continue their course North-West and by North, until they arrive at the Isle of *Shotland*, which is the Dominion of the King of Great Britain, and the greatest Island of the *Orkades*, and lies in the height of 60 degrees of Northerly Latitude. And by the 14 day of June (which is by their Law a time limited to lay their Nets) they begin to Fish, and do never leave the Skoals of Herrings, but come along amongst them, following 500 miles in length, lading their Ships twice or thrice before they come to *Tarmouth*, sending them away by the Merchants Ships that send them Victuals, Barrels, and more Salt and Nets, if they need any; which Ships are called *Yagers*, that is to say, Hunters or Dogger-boats, and these Ships do carry them, and sell them in the East-countries, some to *Riga* and *Revel*, some to the *Narve*, *Russia*, *Stockholm*, and all *Poland*, *Prussia*, *Pomerland*, *Lithuania*, *Statin*, *Lubek*, and *Denmark*: Returning Hemp, Flax, Cordage, Cables, Iron, Corn, Soap-ashes, Wax, Wainscot, Clapbord, Pitch, Tar, Denis, Hoops, and other Commodities, with plenty of mony; and for *France*, they send for *Burdeaux*, *Roche*, *Nantes*, *Morlaix*, and *San Mallous*, *Caen* in *Normandy*, *Roan*, *Paris*, *Amiens*, and all *Picardy*, and *Calice*, with the *Low-Countries* of the Arch-duke of *Austria*, reconciled with the King of *Spain*, returning other Commodities and Monies for the provenue of their Fish. For by their Laws all those Herrings that they do catch in *Tarmouth* Seas, from *Bartholomew* tide until *Saint Andrew* (which are Rope-sick) they may not bring home into *Holland*; and these they sell unto *Tarmouth* men for ready Mony.

The situation
of *Shotland*.
Isle.

Places to sell
Herrings.

Good orders
in the Fishing
Trade.

Their Fishing for Cod and Lings continually is done with smaller Ships (of 40 Tun burthen) called *Pinks* and *Wellboats*, and all this is done with so good order and provision, that by night and day all is supplied, and the Fish taken off instantly. And of mine own knowledge, they are so constant in their Fishing, that they are contented to have one good year for Fishing in seven years. All Fishermen are provided for, and their wives at home cannot want; for in their care, they may be compared to *Joseph* in *Egypt*, providing for the time of Famine.

Commodious
Towns for Fi-
shing in Eng-
land.

They have besides all this (continually in the season) another Fleet of Fisher-men (called *Flyboats*) which are in number some two hundred or more, and these be at the North-East of *Shotland*, having small boats with them, called *Cobles*, and by means of them Lings are taken in great abundance, which they do not Barrel, but splet and Salt them in the Ships Bulk. To say nothing of fresh Fish, and other pretty observations of the said *Tobias Gentleman*, let us note the commodious Fisher-towns of *England*, as *Colchester*, *Harwich*, *Orford*, *Alborough*, *Donwich*, *Walderswike*, *Sould*, *Tarmouth*, *Blackney*, *Wells*, *Linne*, *Boston*, and *Hull* by him named (where-
unto

unto I may add *Scarborough, Harlepole, Whitby, Marsk, Stockton, Gysborough, New-castle*, and other places in the North. And it is to be much admired that this trade hath been so long neglected: Howbeit some are of opinion, that it would hinder much the trade of Cloth, if Fishing were intertaind, especially in the return of our Commodities, and that the Priviledges granted to divers Societies (as the Merchants Adventurers, *East-land*, and *Russia Merchants*) should be infringed thereby, and so both Trades cannot subsist together.

The first objection to the fishing trade.

Others say, that other Nations are more Painful and Industrious than we can be, and have more skill in the Cutting, Packing, and Salting of the Fish; and which is more, they can send away their Fish (and pay no Freight) by their Ships going (otherwise) empty for Corn and Salt; for they pay but four Shillings for a Last, which is drinking Money. And the *Hamburgers* having heretofore imitated the *Hollanders* to Fish with Busses for Herrings, after five or six years tryal, have been compelled to abandon the Fishing, and suffer their Ships to lie by the wall rotting, because they found a loss, and that the *Hollander* did outsell them, having the better and cheaper Fish; and the like would befall *England*, as some have already found.

The second objection.

To these two objections, the one being Domestick, and the other Forrein, I make this answer; which is referred to the judicious Reader.

That the trade of Cloth should be hindred by the Fishing trade, is not probable, being a distinct Commodity which serveth for the Belly, and the other for the Back, and both are sold by us and other Nations in one or more places, and we both make our returns homewards by Commodities, Money, and Exchange for Monies by Bills; so that the difference of the Persons maketh not any solid argument: For if we return Commodities for Commodities, and they return Monies, we may return both the one and the other, having means more than sufficient to maintain the trades, considering the great sums of Money delivered at interest, although the Money in Specie be wanting, which by these means would be supplied. And concerning the Priviledges granted to several Societies, it will be easie to reconcile them by good orders to be observed in the Fishing trade; wherein all men of several companies may participate, and the general good is always to be preferred before the particular, and that Society which is against the common good ought not to be admitted or continued for any private respect.

Answer to the first.

To the second Objection, that other Nations are more Painful and Industrious, and have more skill in the Cutting, Salting, and Packing of Fish, and pay no freight for the transportation of their Fish: Suppose it be so as you say for the present, yet you cannot deny but that the same may be amended by use and Custom, seeing our people can indure all Climates and hardiness as well as others, and by good orders and gain, may be allured to undertake Labour and Pains, when want breedeth industry, and gain is like a second life.

Answer to the second.

The managing to make Fish more Merchantable and vendible, may be learned of others in time, and for wages men will be procured that shall teach others; we know that the Proverb is true, *Omne principium grave*. The like may be said touching the freight of Shipping, which in process of time may be had in the same manner, if the Coast towns of *England* were made and appropriated to be the Ware-houses or Magasins for the gross Commodities of those Countries where the Herrings are sold: For the Situation of *England* is far more commodious to send away the said Commodities for all other Countries, and in divers places at all times and seasons of the year; when their Countries are Frozen for many Months together, or want many times Wind and Weather to perform their Voyages, which was the cause that the *Hamburgers* could not conveniently continue their Fishing trade, as is alledged.

Having answered sufficiently (as I hope) the two main objections against the Fishing trade, let us now examine the benefit of it, by the calculation made by the said Gentlemen. Now to shew truly, saith he, what the charge of a Busse will be, with all her furniture, as Masts, Sails, Anchors, Cables, and with all her Fishers implements and appurtenances at the first provided all new, is a great charge, she being between

The whole charge of a Busse.

thirty and forty Last, will cost five hundred pounds, and may continue twenty years with small cost and reparations: but the yearly flite and wear of her tackle and war-ropes, with her Nets, will cost eighty Pounds.

And the whole Charge for the keeping of her at Sea, for the whole Summer or three Voyages, for the filling of a hundred Last of Cask or Barrels.

	£		
100 Last of Barrels	72	} A hundred Last of Barrels filled and fold at 10 pounds the Last, is 1000£ 00	
For Salt four Months	88		
Beer four Months	42		
For Bread four Months	21		
Bacon and Butter	18		
For Pease and Billets	6		
For mens Wages four Months	88	} The Charge deducted Gotten	
	335		335 00 665 00

The Profit of
one Buſs.

Here (saith he) plainly appeareth that there is gotten 665 Pounds in one Summer; whereof, if you deduct 100 Pounds for the wearing of the Ship, and the reparations of her Nets against the next Summer, yet still there is 565 £ remaining for clear gains by one Buſs, for one year, rating the Herrings fold but at ten Pound the Last, which is commonly fold by the Hollanders at *Dantzick* for fifteen and twenty Pounds.

Of a Pink.

The charge of a Pink of eighteen or twenty Last, making fifteen Last of Barrel Fish, he accounted accordingly to cost 260 £, and the Provision and Wages to be for two Months 57 £, and the Last sold at 14 £ 8 s. or 24 s. the Barrel, there is resting gain for fifteen Last of Barrel-fish, 158 £.

He hath noted moreover, that besides the Hollanders, the Frenchmen of *Picardy* have also a hundred Sail of Fishermen, only for Herrings, on His Majesties Seas, every year in the Summer Season, and they are almost like Buſses, but they have not any Gagers to come unto them; but they lade themselves, and return home twice every year, and find great profit by their making of two Voyages yearly.

Exhortation
for the fishing
Trade.

And hereupon he concludeth with an exhortation to all Noble, Worshipful, and Wealthy Subjects, to put to their adventuring and helping hands for the speedy launching and floating forward of this great good Common-wealth business, for the strengthening of His Majesties Dominions with two principal Pillars, which is, with plenty of Coin, brought in for Fish and Herrings from forreign Nations, and also for the encreasing of Mariners against all forreign Invasions, and for the bettering of Trades, and setting of thousands of poor and idle people on work.

But now returning to the lawfulness of Fishing, wherein we are to observe, That albeit Hunting, Hawking, and Fishing, be of one kind, as subject to a like Law and Liberty, because that any wild Beast, Fowl, or Fish, being once taken by any Man, commonly it becometh his own proper by the Law of Nations, yet there is a difference between these three; and although Hunting and Hawking be almost every where lawful, yet Fishing is forbidden in other Mens Ponds, Stanks, and Lakes, as comparable to Theft.

Statute Laws of England, Scotland, and Ireland, concerning Fishing.

THE several Statutes of these Kingdoms have established good Orders concerning the Fishing Trade, whereunto relation may be had, containing in substance the Ordinances to build Ships and Boats, and appointing of certain times for Fishing, and then only to Fish upon pain, not only of Forfeitures and Fines, but Death also, according to the manner of Offence made, and contempt of those Decrees and Ordinances.

Prohibiting (for the encrease of Fishes) the making, setting, and using of Crows, Yarrs,

Yarres, Dams, Ditches, Tramlets, Parkings, Dyking in any Waters where the Sea Ebbs and Flows: and albeit some are permitted to lay Nets, and to make Wears, yet must he keep the Saturdays sloop, that is, to lift the same from Saturday in the Afternoon until Munday. And he is to make each space or mesh of his Nets three Inches wide, except for taking of Smelts, and other Fish which will never be bigger, and the same is to be set upon the Water, that the mid-stream may have the space of six Foot wide, upon pain of five Pounds.

And concerning the Fishers safety and priviledges, it is provided, That all Ships Sailing to catch Herrings, shall (during the taking of them) let down Sail after daylight is past, and let their Anchor fall, and keep Watch with Lanthorn and Light until the day light appear, least otherwise the poor Fishers should be over-run, and their Nets broken. The priviledges of Fishers.

It is also provided, That Fishers shall not hurt one another, and the measure of their Nets are limited in length and breadth: and also that no drag-net be set before March, nor upon deeper Water than fourteen Fathom.

Also that they shall be honest and true, and not lie to their Neighbours, being asked concerning the length and depth of their Ropes or Tews when they are in driving; neither shall they wittingly or willingly suffer their Tews to slit and run over one another, under pain of ten Pounds for every offence.

That till Sun-set on Sunday, no man lay nor hale Nets or great Lines, or exercise any labour, upon pain as aforesaid.

And for the encouraging of Fishers in the North and West Isles of *Scotland*, there is a Statute prohibiting all exactions to be taken of them, but only the King's Custom, upon pain to be found a manifest Oppressor. And concerning Fishers and Dealers or Traffickers with Fishes, it is also ordained, That not only all Fish slain and taken near the Coast of *Scotland* be brought to the Market places, where the taker dwelleth, or the nearest place thereunto, but also all the Fishes taken in the North, or West Isles, or Fords, to be brought directly to the Towns where the Fishers dwell, to the end, the Country be first served and the Fish offered to the Market places, from which none may carry them to pack and pile, but only between the hours of eleven and two in the afternoon, upon pain of forfeiture of the same. In which Markets it is lawful to the Provost and Bailiffs to set down prices, and to compel the Packer and Piller to sell again for the need of the subjects; which being done, they may transport the remainder where they will: And if they commit any contempt, then their Fish is forfeited, two parts to the King and the third to the Magistrate. Laws of Scotland for Fishes taken.

In like manner concerning the barrelling of Fishes, it is ordained that the measures prescribed of old shall be kept, namely, each barrel of Herrings, or of white Fish, to be of twelve Gallons; and the barrel of Salmon of fourteen Gallons, according to the measure of *Hamborough*, upon pain of forfeiture, and five pounds to be levied from the Cooper, and therefore hoop Irons to be made in each Town for the trial and gauging thereof. All which concerneth the Law of Merchants, and the particular knowledge of every one of them. Barrelling of Fishes

Let us now remember in this place the fishing of New-found-land, and the Whale fishing, with the Profit and Commodities of the same, as they are observed by the aforesaid Captain *Whitebourne*, who affirmed upon his own Knowledge, That the French Biscains, and Portugals, can make two voyages yearly to New-found-land, with 400 sayl of Ships, and get thereby an incredible wealth; besides English Ships, whereof he saith, That in the year 1615, there was 250 sayl of Ships great and small, the Burthens and Tunnage he esteemed to be one with another 15000 Tuns, at 60 Tuns, and 20 Men and Boys to every one; therein were employed above 5000 persons, by whose means there was taken by every Ship, above six score thousand Fish and five Tuns of Trayn Oyl, which being brought into *England*, *France*, or *Spain*, and sold after the rate of four pounds for every thousand of Fish, and 120 Fishes to the hundred, will amount to six score thousand pounds, which is not above one penny a Fish. The Trayn Oyl amounting to 1250 Tuns, at 12 ss . amounted to 15000 pounds; so the total sale The fishing of New-found-land.

Necessary
points to be
considered
touching the
Fishing trade.

Green-Land
fishing.

The manner
of Whale
catching.

A proportion
for victualling
of Ships.

sale was 135 thousand pounds, omitting to reckon the over prices, which were made and gotten by the sale thereof in Forreign Countries. The consideration (that all this and the like wealth procured by Fishing, is done by the Labour and Industry of men, with exportation of Money and Exchange, or other Commodities to be commuted or battered for them) is worthy the observation, and by the trade of it Monies are to be had plentifully, and all Forrain Commodities also, to the enriching of Commonwealths, where many numbers of people are set on work and relieved; as Bakers, Brewers, Coopers, Ship-wrights, and Carpenters, Smiths, Netmakers, Ropemakers, Linemakers, Hoopmakers, Pullymakers, and many other trades to make the necessary provision of the Fishing Voyages; wherein the lame, impotent, and all poor people may have employment for their maintenance.

Touching the Whale Fishing, especially in *Green-land*, for the making of Train Oyl; the same is much augmented by several Nations, since that the *Biscayners* and *Bayoneses* have taught the manner of taking of them, casting harping Irons into their unwieldy great bodies, when they are on shore for want of Water, otherwise very nimble in the Seas: For they have a great feeling, and their Flesh is viscosite or Oily, apt for swimming, and as soon as the Harping Irons have stricken them, they run towards the bottom above a hundred Fathoms deep, as the Lines (which are fastened thereunto) will give way. So that sometimes it will be above two hours before they come up (being ordinarily above twenty foot in length) and then being hoysed up to the Stern of the Ship, the Flesh is pared off, and swimmeth upon the Seas, and the Rump of the Body is letten fall again, and then the Flesh boyled, and pressed, maketh Train Oyle, which yielde good benefit, if the Voyage be not overcharged by expences. For prevention whereof, let us note the proportion for the Victualling of Fifty men for eight Months, of a Ship of 200 Tuns, and cast Merchants or Fishermens account accordingly, for the greater or lesser number of persons, or the longer or shorter time of Victualling, more or less also in price, 50 men are 12 $\frac{1}{2}$ Messes, being four to a Mess by distribution.

	℥.	s.	d.
Bisket a pound per day to a man, is 120 Quintals, at 9 s	47	16	0
Syder and Beer, one Hoghead a day, with Cask Iron bound, 12 Tuns, at 50 s. and 48 Tuns cask, at 20 s. more			
25 Tuns of Beer, at 50 s. and 35 Tuns Syder, at 50 s. is	180	0	0
Water cask new, and Iron bound 10 Tuns, at 45 s.	22	10	0
Beef two pound per day, is 100 ℥ weight for three days a week, is in all 96 days, and 8500 and 3 quarters, at 26 s. the hundred, is	111	0	0
Cask Iron bound, 500 weight in a Hoghead repacked, and Salt	12	0	0
6000 New-found-land Fish, at 4 ℥ 10 s. with the Cask, is	27	0	0
24 Bushels of Pease, 20 Bushels of Oat-meal, two Barrels of Oyl	14	12	0
Butter six Firkins, Cheese $\frac{1}{2}$ ℥ a day, <i>Aquavita</i> and Vinegar	60	0	0
Candles, Platters, Chirurgions Chests, &c.	65	0	0
	539	18	0

Which said sum of 539 ℥ 18 s. amounteth about 28 s. a man for every month, besides the Ships Freight and mens Wages, which may be agreed upon diversly. And commonly the Company is permitted to have one third, the Owners of the Ship one third, and the Merchant or Merchandize one third: All other incident charges to be born accordingly between them, whereof Indentures of Covenants are made.

Having reserved to intreat of this important business of Fishing, in the end of this first part of *Lex Mercatoria*, concerning Commodities, which are compared to the Body

Body of Traffick, together with the Sea-Laws observed therein, with all other customs of Commerce: Let us now proceed to the Second part, touching Moneys, being the Soul of Traffick, which in times past were noted to be raised by the Fishing Trade (now so much neglected) appertaining to the Kingdoms of *Great Britain* and *Ireland*, as hath been shewed, even by original Antiquity. The correspondence and long entercourse between the Society of Goldsmiths and Fishmongers alludeth hereto: For *St. Dunstan* the Bishop, termed to be the Patron of the Company of Goldsmiths, had no other Elixir or Philosophers-stone than the Gold and Silver which by the benefit of Fishing was obtained, whereby the Kingdoms Plate and Bullion was procured: for the advancement of which Fishing Trade, he did advise, That three Fish-days ought to be kept in every Week, which caused also more abstinence: and hence the Proverb came, *That St. Dunstan took the Devil by the Nose with his Pinchers*. Which custom, if it were better observed with us, would prove very beneficial to the State and Common-wealth.

The allusion
of *St. Dunstan*.

The End of the First Part.

T H E

The Second Part

OF

LEX MERCATORIA.

Or the Ancient

LAW-MERCHANT:

Concerning Moneys, compared to the Soul of
Traffick and Commerce.

WE have already compared the three Simples or Essential parts of Traffick, namely, Commodities, Money, and Exchange of Moneys, unto the Body, Soul, and Spirit; and in our first part of *Lex Mercatoria*, treated of Commodities as the Body of Traffick, with the dependences thereupon, as being properly the causes of Commerce, with their Effects, Adjuncts, and Accidents; which method we are now also to observe in this second part of the *Law-Merchant*, concerning Moneys compared to the Soul, which infuseth Life into Traffick, by the means of Equality and Equity, preventing advantage between Buyers and Sellers. And because Money is made of Metals, whereof we have not spoken in the Chapter of the Commodities, whereby Commerce is maintained, here we are to begin with the very Original of Metals and Mines, as a matter worthy the knowledge of Merchants and others.

*Pecunia, non
Pecuniaria.*

*The beginning
of Moneys.*

*Publica men-
sura.*

*Denominati-
on of Money.*

*Pecus fuit Pe-
cunie funda-
mentum.*

First, we find that when Commodities began much to abound in the World, all manner of Metal, as Gold, Silver, Copper, Tin, Lead, and Iron, grew into greater estimation, as being fit and more durable for preservation; and so the purest and finest Metal most esteemed. At which time the Riches of Men was notwithstanding described to consist of Cattle, Commodities, and other Movables; and there was a Commutation of Commodities, as hath been declared, which was found to be very cumbersome, and did require much carriage of Wares up and down, from one Countrey to another; by reason whereof Money was devised to be Coined, to be the Rule and Square, whereby all other things should receive Estimation and Price, and (as it were) become a measure whereby the Price of all things might be set, to maintain a certain evenhood or equality in buying and selling; and the same to have its standing valuation only by publick authority, to the end that all things might equally pass by Trade from one man to another.

Concerning the denomination of Money, it is derived of *Moneta*, which proceedeth *a monendo*, to shew you the name of the Prince; *vel nummi nota*, and consequently the price of the piece of Coin by his Authority made, stamped and valued.

Pecunia is derived *a Pecude*, of Cattel, as of Sheep and Oxen, the figure whereof was Coined thereupon, *Nummus*, *a numerando*, *vel nomine*, of the name of the Prince stamped upon it; and also so called, *Carolus*, Guildren or Floren; so a Ducat, of *Ducatus*, the name of a Duke; and in times past, being called *Stipendium*, was *a Stipe & pendo*, before the same was Coined with a stamp, but made and weighed, being Silver, as the Cicle of the Hebrews.

The Romans, in times past, used Copper Moneys, calling their Exchequer *Aerarium*. So in Germany it is called *Argentarium*, of the Silver, and being kept at *Strasbourg*.

bourg, that City is called *Argentina*. The first Silver Moneys coyned was the 484 year of the Foundation of *Rome*; and the Coins of Gold was sixty and two years after that. Since the Foundation of *Rome* until the year of 1622 are 2373 years.

The Sterling Standard of the Moneys of *England* was first coined at a place so called, by *Osbricht*, a Saxon King of *England*, above seven hundred years since; at which time an ounce of Silver was divided into twenty Pieces, and so esteemed twenty Pence (as who should say) so many Pieces, which so continued by denomination until King *Henry* the sixth's time, who in regard of the inhancing of Moneys in foreign parts) valued the same at thirty Pence. But there was more Pieces made out of the said Ounce, and the former Pieces went for three halfpence until the time of King *Edward* the fourth, and then they were currant for two pence, and the said King did value the said Ounce at 40 Pence; until king *Henry* the eighth did value the Ounce of Sterling Silver at 45 Pence, and so continued till King *Edward* the sixth, and until Queen *Elizabeth* her time, and then the very same Piece, or the same Penny, was valued at three pence, and so did all threepences (coined by the said Queen) weigh but a Penny-weight, and the Sixpence two Penny-weight, and accordingly the Shilling and other Pieces, which made the Ounce to be valued at 60 Pence, or five Shillings, whereof twelve Ounces make the Pound *Troy* weight, which remained divided nevertheless in 20 Penny-weight; for the said Ounce, being still the same in weight, did retain the same name, and 24 Grains also for every Penny-weight; and according to the said Pound-weight is the fineness of Silver also divided: for if it be all pure Silver without any Copper, called *Allay*, it is justly called twelve Ounces fine, because that Pound weighed twelve Ounces, and hath no mixture in it; and so every Ounce is consequently 20 Penny-weight in fineness, and every Penny-weight is 24 Grains in fineness.

Sterling Standard altered in the valuation.

The Pound Troy divided by weight.

The Pound of Silver divided in Fineness.

The fineness of Gold is twenty and four Carrats, and every Carrat, is four Grains in fineness, and was heretofore accounted two Carrats for an Ounce of Silver. And all monies of Gold and Silver do participate of this fineness, according to their substance which maketh their Standards hereafter, whereby the Sterling Standard containeth eleven Ounces and two Penny weight of fine Silver, and eighteen Penny weight of Copper: And our Angel Gold holdeth 23 Carrats, 3 Grains and one half, and half a Grain of *Allay*, as shall be hereafter more amply declared, together with the proportion between Gold and Silver.

Fineness of Gold.

Let us now speak of the properties of Monies in the course of Traffique, and make the effects thereof apparent.

The properties of Monies.

The first property is, That plenty of Money maketh generally all things dear, and scarcity of Money maketh generally things good cheap: Whereas particularly Commodities are also dear or good cheap, according to plenty or scarcity of the Commodities themselves, and the use of them. Money then (as the blood in the body) containeth the Soul which infuseth life: for if Money be wanting, Traffique doth decrease, although Commodities be abundant and good cheap: And on the contrary, If Monies be plentiful Commerce increaseth, although Commodities be scarce, and the price thereof is thereby more advanced. Nay, by Money a Trade is made for the employment of it both at home and abroad: For those Countries where things are good cheap are destitute of Trade, and want Monies; and although things for the belly are good cheap, there is less benefit to be made by Merchants.

According to plenty and scarcity of Money then generally Commodities become dear or good cheap, and so it came to pass of late years, that every thing is inhaunted in price, by the abundance of Bullion and Monies which came from the *West-Indies* into *Europe*; which like unto an Ocean hath divided her course into several branches through all Countries, and the Money it self being already by valuation as aforesaid, caused the Measure to be made lesser, whereby the number did encrease to make up the tale, being augmented by denomination from twenty to sixty, or of those latter years from forty to sixty.

The Ocean of Monies.

Alteration of
Mony alters
the price of
things.

The Operati-
on of Mony
by the rate of
Usury.

Monies will
have substan-
tial value re-
ally.

So that plenty of Mony concurring herein made every thing dearer, and especial- ly the Forreign Commodities, as we have noted before; which caused some men to be of opinion, that our Monies should be more inlanced as it were, striving therein to exceed other Nations: Wherein they are far from the Mark, for if that were done not on- ly all the Forreign Commodities would be dearer, but also our home Commodities, howbeit only in name. The like would happen if Monies were by allay of Copper embased, as experience hath proved in the time of King *Henry* the Eight, and of la- ter years in the Realm of *Ireland*: So that we see the Proverb to be true, *That the unknown disease putteth out the Physicians Eye*. The plenty of Mony required must be, not with a consideration that we have, or may seem to have more Mony than in times past; but according to the present great quantity and abundance of Monies now found in all Countries, which in effect have more proportionable part thereof than *Eng- land* hath. Neither was Mony more plentiful when an Ounce of Silver was valued but 20 pence (judging of Mony as we do of Commodities, either dear or good cheap according to the price) for Mony must be still the measure, and over-ruleth the course of Commodities. Howbeit Exchange of Monies is predominant over Commodities and Monies, as shall be declared hereafter.

The second property of Mony, proceeding from the operation of Usury devised thereupon, (whereby the measure is ingrossed and also falsified) is, that the rate of U- sury is becom the measure whereby all men Trade, Purchase, Build, Plant, or any o- ther ways Bargain, and consequently all things depending upon the premisses, are ruled and governed accordingly, as in the Chapter of Usury Politique is declared, to the decreate of Traffique and Trade.

The last property of Mony is, To have an internal value in substance, whereupon the Exchanges of Mony are grounded; insomuch that in Countries where the trans- portation of Mony is prohibited, and Merchants strangers and others are commanded to make their returns in Commodities, or by exchange, if the Monies be base, or of Copper, the value in Exchange will be made accordingly, to the utter overthrow for all Commerce; for Monies will have substantial value.

Thus much for an introduction concerning Monies. Now let us begin from the Original of Metals, and so descend to the particulars and accidents.

CHAP. I.

Of the Essence or Existence of Metals.

Vegetative,
Sensitive, and
Rational.

As 7. 22

* Genesis.

All Philosophers, by the light of Nature and long observation have de- termined, That the sperm or seed of all things, created of the four elements, doth in a secret manner lowre within the two elements of wa- ter and Earth; and that Nature doth continually work to produce per- fect things, but is hindred therein by accidental causes, which are the begetters of Corruption and Imperfection of all things, whereby we have variety of things which are delectable to the Spirit of Man. Herein they observe the ope- ration of the Sun and Moon, and the other Planets and Stars, in the generation of all things which either have a being or existence, as the Elements have; or a being and life, as vegetable Trees or Plants; or a Being, Life, and Sense, as Beasts, Birds, and other Living Creatures; or a Being, Life, Sense, and Reason, as Man hath, and all reasonable Creatures: Which knowledge and Wisdom, no doubt, the Holy Prophet *Moses* did learn amongst the *Egyptians*. But had these Philosophers read the Book of *Moses*, * of Creation and Generation, they would not have ascribed the guiding and conducting of all natural things to the two Leaders; namely the Stars and Na- ture.

ture. Hence it proceedeth that amongst vegetable things (which have a Being and life they reckon all Metals, which have their beginning from Sulphur and Mercury, *tantum ex patre & matre*; which meeting and concurring together in the Veins of the earth, do ingender through the heat and quality of the Climat, by an assidual concoction, according to the nature of the earth wherein they meet, which being either good and pure, or stinking and corrupt, produceth the diversity of the Metals of Gold, Silver, Copper, Tin, Lead, and Iron, in their several Natures: And hereupon they have assigned them under their distinct Planets to be Benevolent or Malevolent; as Lead under *Saturn*, Tin under *Jupiter*, Iron under *Mars*, Gold under *Sol*, Copper under *Venus*, Quick-silver under *Mercury*, and Silver under *Luna*. So *Mercury* or Quick-silver is one of the seven Metals, which being volatile, and by his volubility running with every one, is in nature as they are, either good or evil: And howsoever they have placed Tin under the benevolent Planet *Jupiter*, experience hath proved unto us that Tin is the Poyson of all Metals. Sulphur is excluded, which they say is of two colours, being white and corrupt in the Silver, which therefore falleth away, but red and pure in the Gold, and therefore permanent.

The Planets
of Metals.

These diversities of Metals being come to pass by accidental causes, is the cause that Art (being Natures Ape by imitation) hath endeavoured to perform that wherein Nature was hindered: Whereupon *Aristotle* saith, *Facilius est destruere Accidentale, quam Essentiale*: So that the Accidental being destroyed, the Essential remains, which should be pure.

But this cannot be done without projection of the Elixir or Quintessence upon Metals. Hence proceedeth the Study of all the Philosophers to make their miraculous Stone, which I confess is very pleasant, and full of expectation, when a man seeth the true and perfect transmutation of Metals, Lead and Iron into Copper, the Ore of Lead into Quick-silver or Mercury, with a small charge to a very great profit, as it hath been made for me, until the maker of it died, within three months after he had made almost 4000 pound weight, as good as any Natural Mercury could be, and that in six weeks time.

Transmutati-
on of Metals.

To return to our Philosophers, concerning the Essence of Metals, they have been transcended in the knowledge thereof, for they shew the generation of Sulphur and Mercury in this manner.

The Exhalations of the Earth being cold and dry, and the vapours of the Seas being cold and moist, according to their natures ascending and meeting in a due proportion and equality, and falling upon some hilly and mountainous Country, where the influence of the Sun and Moon have continual operation, are the cause of generation; or properly from it is Sulphur ingendred, penetrating into the earth where there are veins of water, and there they congeal into Gold or Silver, or into the Ores of Silver, Copper, and all other Metals, participating or holding always some little mixture of the best, or being in nature better or worse according to the said accidental causes. So that they do attribute the generation to the operation of the influences of the Sun and Moon; where the Book of God sheweth us the Creation of all things in Heaven and Earth, and the furniture thereof. The earth (being the dry part of the Globe of the World) did appear and was made the third day, containing in it the Ores of all Metals and Minerals; whereas the Sun and Moon were created afterward on the fourth day, whose operation was incident to the things created, but not before. In like manner (say they) are Diamonds, Rubies, and other precious Stones ingendred, according to the purity of the matter, and the portionable participation of every Element therein: If the Exhalations (being subtil) do superabound and prevail over the vapours, then hereof is Sulphur ingendered: And if this subtil Exhalation be mixed with the moist vapors, and wanteth decoction, as being in a very cold place, it becomes Mercury or Quick-silver, which can indure no heat or fire at all.

The Essence of
Sulphur and
Mercury.

Exhalations,
Vapors, &c.

The first Metal mentioned in the holy Scripture is Gold, which was found in the River Pison, running through the Garden of Eden into the Countrey of Havilah, where Gold doth grow, and this was in the East. According to which observation, all the

Gen. 2. 11.
Gold groweth

veins of Mines run from East toward West, with the course of the Sun, as shall be more declared.

*Primamateria
vel Mercurius
Philosophorum.*

The body of
the Sun is
166 times
bigger
than the
whole Globe.

To this argument appertaineth the Philosophical study of *Prima Materia*, to be found out by experience for the great work of *Lapis Philosophorum*, by the operation of the Sun in seven years. The practice whereof was made about forty years since, by a German Doctor of Physick, at *Dantzick* in the East countries (as I have been informed by a friend of mine who was also a Physitian) and was done in this manner, according to the bigness of the body of the Sun, being 166 times bigger than the whole Globe of the Earth and Water, making the circumference of the World. Whereupon he took 166 Vials or Glasses, wherein he did put of all the Ores of Metals and Minerals, and other things which had any Affinity with Minerals, and some of them mixed, and calcined of all them, and closing or nipping up all the Glasses by fire, he did expose them to the Sun in an eminent place, for and during the said time of 7 years, and found thereby (as it was reported) *Prima Materia*, which was reduced to seven Glasses; howsoever, it was certain that he grew very Rich, and bought above an hundred houses in that City before he died. Which was an occasion that my friend (imitating him) did likewise place not far from *London* seven Glasses, with Calcined Metals and Minerals, upon a house top, against the back of a Chimney, where the repercussion of the Sun did work upon them, which was admirable to behold from six Months to six Months, not only by the Sublimation of Colours, very variable and Celestial, but also of the rare alteration of the Stuff, being sometimes liquid, another time dry, or part of it moist, ascending and descending very strange to behold, as my self have seen divers times from year to year. Some had been there two, three, four, five, and one almost seven years, the colour whereof had been yellow, then white in the superficies, then as black as pitch, afterwards dark red, with Stars of Gold in the upper part of the Glass, and at last of the Colour of Oranges, or Lemons, and the substance almost dry. Many were the questions between him and me, but he was confident that there was the Elixir, howbeit very doubtful that he should never enjoy the same; and it came so to pass, for after a long sickness he died of a burning Ague, and a Gentleman gave a sum of Money to his Wife for that Glass, whereof I have not heard any thing these seven years. In this Glass he would shew me the working of this Quintessence, according to the description of *Ripley*, who he was assured had the *Lapis*, and so had *Fryer Bacon*, and *Norton* of *Bristol*: *Kelley* had by his saying some little part to make Projection, but it was not of his own making. The charge to make it was little or nothing to speak of, and might be done in seven months, if a man did begin it on the right day. The twelve operations of *Ripley*, he declared unto me were but six, and then it refteth; for, saith he, all Philosophers have darkened the study of this blessed Work, which God hath revealed to a few humble and charitable men. Calcination, Dissolution, and Separation are but one, and so is Conjunction and Putrefaction; likewise Cilation and Fermentation; then followeth Congelation; and at last Multiplication and Projection, which are also but one. For my own part, seeing that no man can be perfect in any one Science, I hold it not amiss for a man to have knowledge in most or in all things: For by this Study of Alchymy, men may attain to many good experiments of Distillations Chymical, Fire-works, and other excellent Observations in Nature; which being far from Merchants profession, I hope shall not give offence to the Reader of this Book, seeing it is but in one Chapter accidentally handled. Neither will I crave pardon of the Muses as it were, insinuating to the world to have a far greater knowledge in these tryals or conclusions. But to satisfy the curiosity of some, that it may be with a gaping mouth expect to understand somewhat of the Stuff put into these Glasses; I may say as I was informed, That in some was the Calcined Ore of Silver and Gold, in some other Mercury Calcined, and Sulphur in some other; Artnick for the Air, Sulphur for the Fire, Mercury for the Water, and Sea-cole for the Earth, were put all together as the four Elements. In some other Glass was Vitriol and Orpiment, and what more I do not now remember: Concluding, That where Nature giveth Ability, Art giveth Facility.

Lapis Philosophorum.

Ripley twelve
gates.

I have read all the Books of *Paracelsus* that I could find hitherto, and in his Book *De Transmutatione Rerum* I do find to this purpose the Observations following, concurring with my friends opinion concerning *Ripley's* 12 Divisions, comprised into six, and the seventh is the matter it self, and the labour or working resteth, wherewith I do end this Chapter, and proceed to the surer ground of the Mines of Metals.

Omne quod in Frigore solvitur, continet aereum spiritum Salis, quem in sublimatione vel distillatione acquirit & assumit.

Omne quod in Frigore vel Aere solvitur, iterum calore Ignis coagulatur in Pulverem vel Lapidem. Solutio vero Caloris, solvit omnia pingua & omnia Sulphurea: Et quicquid Calor ignis solvit, hoc coagulat Frigus in massam, & quicquid calor coagulat, hoc solvit rursus Aer & Frigor.

Gradus ad Transmutationem sunt septem.

Calcinatio, Sublimatio, Solutio, Putrefactio, Distillatio, Coagulatio, & Tinctura.

Sub gradus Calcinationis comprehenduntur Reverberatio & Cementatio.

Sub Sublimatione, Exaltatio, Elevatio, & Fixatio.

Sub Solutione, Dissolutio & Resolutio.

Sub Putrefactione, Digestio & Circulatio, qui transmutat Colores, separat puram ab impuro: purum superius, impurum inferius.

Sub distillatione, Ascensio, Lavatio, & Fixatio.

Coagulatio est duplex; una Aeris, altera Ignis.

Tinctura tingit totum corpus, & est fermentum massæ farinaceæ & panis.

Secundum est, Quod calidius liquefcunt, eo celerius, Tinctura transcurrit, sicut Fermentum penetrat, & totam massam acetositate inficit, &c.

Sequitur Mortificatio & Fixatio Sulphuris, & in Libro de Resuscitatione Rerum, Reductio Metallorum in Mercurium vivum.

C A A P. II.

Of Mines Royal.

THe Mines called Royal are only of Gold, Silver, and Copper, of which three Metals Princes have made choice to make their Monies, simple or mixed, as shall be hereafter declared. But forasmuch as Silver is found in the Lead-Mines, and that the Silver-Mines have their Ores mixt with hard Lead also, it hapneth many times that there are great questions about these Mines, when Princes will claim their interest in some Lead Mines, because they are rich in Silver, as of late years between *Queen Elizabeth* and the *Earl of Northumberland*, as you may read in *Mr. Plowden's* Commentary of Book Cases, where it was adjudged, That if a Mine be found Richer in Silver of more value within the Ore, than of Lead, all charges of the working of both Metals being fully paid, the Prince may claim the same to be a Mine Royal: wherein must be had great advisement, some Ore in one place being richer than other Ore in another place of the same Mine, whereof we may handle in his proper place of other Mines.

Beginning therefore with Gold the most precious Metal, let us observe, That the same is found in Hills, Rivers, and in the Earth, but not mixt in Ore, as Silver, Copper, and other Metals. That which is found in Rivers is the finest, as containing less corruption, and is all of one goodness otherwise. There is Maiden Gold, so called because it was never in the Fire. Naturally all Gold hath a little Silver in it, as also some Copper, and coming out of the ground it is soft, and doth harden by the Air. Such Gold as hath no need to be refined, but may be used according to his fineness in works

Gold Mines.

Crayford Moore
in Scotland.

works, or to make Mony, is called *Aurum obrisen*: Such was the Gold which Sir *Bevis Bulmer* Knight brought out of *Scotland*, found in the Sands of the Rivers near to the Gold Mines of *Crayford Moore*, which was above 22 Carrats fine, and better than the *French Crown Gold*. I saw some 18 Ounces of it which was in big Grains, some like pease found out by the Shepherds, by whose means that place hath been discovered in the later time of *Queen Elizabeth*. Some other Gold hath been found out also in *Scotland* within a white Spar, wherein it groweth, near the superficies of the Earth, and runs into small veins like pins, fit to be refined by Quick-silver from the Spar, because it is as pure Gold as any found in *Africa* or *Barbary*, which we call *Angel Gold*, holding but half a grain of *Allay*. I have seen the like Spar of Gold which was found in *England* in the County of *Lincoln* at *Brickel-hill* neer *Spilsby* by *Lincoln*.

Brickel Hill in
England.

An observati-
on to find out
any Mines.

But neither this place or any other are lookt into, for the reasons hereafter declared being right worthy to be regarded with a curious Eye and an industrious understanding; and consequently many other, whereof this Monarchy of great *Britain* is really blessed, and especially *Scotland*, where much barren ground is: For God in his divine wisdom doth countervail the said Barrenness of the Soil, with the riches contained within the Bowels of the Earth, as in fertile ground with the Corn and Fruits growing upon the superficies thereof: Which may serve us for an observation, especially where we find Rivers of Water running about the hilly places in dales, which the *Spaniards* did so much regard in the *West-Indies*, seeking after Mines, that in all places where they found not the same, they presently gave over the search after them.

Gold Climates
have abounded
with Gold.

Gold doth come out of many Countries, as out of the Mountains in *Bohemia*, Rivers of *Pannonia* in *Hungary*, out of the Kingdom of *Sweden*, but it is all exhausted. There was wont to come out of *Spain* of the Rivers and Mountains above twenty thousand pound weight yearly, which is worth above 800000 pounds Sterling; but there is none found now. In the Island of *Santo Domingo* all is exhausted also; and so will it be in *Peru*, and the *West-Indies*: It is more like to continue in *Africa* and *Barbary*, because of the Climate, albeit that *Hungary* in *Pannonia* lyeth under fifty and three degrees, and is a colder Climat than ours, and nevertheless hath yielded abundance of Gold since the year 1527, until the year 1568, as by a certain record appeareth, which was kept thereof. The King of *Spain* was wont to have from *Cattle de Min* (upon the Coast of *Africa*) about eighty thousand pounds worth every year, which is now almost decreased to one half: And all along that Coast, the *Hollanders* and the *French* Merchants complain of the small quantity now extant, or there to be found, to make return of their Commodities (Hides and Wax being not so plentiful as in times past.) *Turky* is hindred also to have such quantity of Gold as in times past came out of *Persia* unto them.

Golden Opin.

The Estimati-
on of *Sumatra*.

Of the Gold of *Ophir*, we hear but a discourse of old observation; That *Solomon* had the Gold from that place to beautifie the Temple of *Jerusalem*, and his Pallace. This is held to be the Island of *Sumatra* or *Taprobana*, being the greatest of all the Oriental Islands, and is divided from the firm Land of *Malacca* by a strait and dangerous sea, by reason of many Islands and Cliffs that are within it. It lyeth under nine Degrees on the South side of the Line, which no doubt is very rich of Mines of Gold, Silver, and Copper. The *Hollanders* did touch there in the first Voyage they made for the *East-Indies*, where the Inhabitants make excellent Brass Pieces, and are opulent in all things. But I never have yet heard of any Gold brought from thence, neither from the Island of *Java Major*, which lyeth right over the Island of *Sumatra*, on the South side of the *Equinoctial* Line, which may be, hereafter shall appear; for out of all doubt mens Treasures are hoarded up in Gold in many places. It is recorded that *David* left in Gold (besides Silver) 180 Millions Sterling, according to the Calculation: But *Solomon* left behind him but one tenth part of that, namely eighteen Millions.

Silver Mines.

Silver is always found more abundantly, because the number of Silver Mines found in divers Countries, and for that all Lead Mines contain some Silver, especially the poor Lead Mines, the Ore whereof yields but small quantity of Lead, either 25 or 30 lb weight in one hundred of Ore; and that Silver likewise containeth some Gold,

Gold, found sometimes to be three or four Ounces in one hundred pound weight, besides the Copper in the Silver Ore.

The Silver Mines of *Hungary* and *Bohemia*, as also *Sweden*, are drawn out, but do continue in *Germany* (in many places) which have properly the Silver Ore of the Celestial Colour, with fine Grains glistering like little Stars. In *Saxony* the Mines are Richer: so are the Mines of the *Severstal* Mountains, which have continually yielded six or eight thousand pound weight a year, but are wrought upon at leisure.

Severstal Silver Mines.

The Mines in the *West-Indies* are the principal in quantity of Poor Ore, where many hands make light work. For the King of *Spain* doth divide his grounds by proportion to his Subjects to work for him, allowing them Money and Quick-Silver to separate the Silver from the drossy substance, and they must pay him again in Silver after a certain rate; and were it not for the quantity of Ore, the Silver would be every little. For I am assured by the information of one *Don Rodrigo de Cordua* of the house of *Toledo*, a Knight who had lived in the *West-Indies* many years, and attended the great Mine of *Potosie*, that the Ore thereof containeth not above $1\frac{1}{2}$ ounce of Silver in a hundred: The like was affirmed by a *Portugal* called *Antonio Diaz*, who had dwelt two and thirty years in the said *West-Indies*. I was Interpreter between our Sovereign Lord *James*, and the said *Antonio*, when he made the trial of the Silver Ore of *Scotland* in the Tower of *London* with Quick-Silver before the King, and did inform his Majesty hereof; as also that the best Silver Mine that ever was wrought upon in the *West-Indies*, did not contain above eight ounces in one hundred weight. The Mines in *Germany* are far Richer: Some contain thirty and forty Ounces: that is to say, by the mixt metall Ore, taking of it disquisitively, or here and there, for the blossom of Silver appearing in some branches is finer or better than Sterling, which therefore doth not proportionate the goodness of the Mine; whereof more hereafter. Now leaving the Mines of the Earl of *Mansfield*, and others that are in *Tirol* and other places of *Germany*, we must not forget to give the due commendation unto the Noble Duke of *Brunswicke*, that to his loss did maintain the Silver Mine of the *Wildman* or *Savage*, in his Country, only to set the poor people on Work, being indeed but a Mine of course Lead, whereof he had great store, heretofore six hundred weight of Ore making but one hundred of Lead, and that hundred of Lead hath but $1\frac{1}{2}$ Ounce of Silver, whereof his Dollars are made; expressing the same by the Inscription, which may very well be assumed by many for their Poty, *Aliis inserviando consumor*, as the candle doth, which by consumption of it self doth give light unto others. The stamp of those Dollars is a *Savage man*, holding a burning candle in one hand, and the trunk of a Tree in the other hand, and the Emperors Arms on the other side.

Potosie Mine of Silver in the West-Indies.

Charles Mine in Mysia.

Mines in the Duke of Brunswicks country.

I cannot therefore without grief discourse of the Silver Mines of this Monarchy of *Great Britain*, and heartily lament to see them lye dead, and buried in oblivion, because I have heretofore sought to advance the working of them: For it is now about 14 years since I caused divers workmen to come out of *Saxony*, *Brunswicke* and other places of *Germany*, at my great charges, to the number of seventeen persons, some for the Silver Mines in the Bishoprick of *Duresme*, others for the Lead Mines in *Richmond-shire* in the County of *Tork*, some for the Allom works there also, and some for the making of Steel in *Wales*, wherein the noble Lord *Eure* deceased, and certain *London* Merchants had undertaken to proceed with me. The action being applauded by a great person then in authority, and now deceased, who promised all the favour that he could do; but he had some other privat designs herein, as he had also in the Silver Ore of *Scotland*, whereof we are now to intreat: Insomuch that the actions of these two Lords were like unto *Phaetons* horses, for all was set into a combustion, and the poor men went begging homeward, to our exceeding great loss of the benefits in expectation, our Mines being richer than those of the *West-Indies*, whereof I have made and caused to be made many trials of above twenty several sorts of Silver Ores. The two Silver Mines of *Muggleswike* and *Wardal* at *Duresme* contain six and eight Ounces of Silver in the hundred, which being fallen in, may with a reasonable charge be brought in working, according to the information which I took of the Inhabitants there

Silver Mines of Great Britain.

Richmond-shire.

Silver Mines at Duresme.

*Slaithborne
Mine in Lan-
castre.*

there, at which time I did intend to go further into *Lancashire* to *Slaithborne* Mine, holding above four Ounces of Silver in the hundred: But being in the Winter time, and the weather very foul, I was diverted, not without discontent, because it is the country where my Ancestors and Parents were born.

*Combmartin
in Cornwall.*

*Mines of Sil-
ver by Barn-
stable.*

The Silver Mine at *Combmartin* in *Cornwall* holdeth ten Ounces in the hundred, where *Sir Bevis Bulmer* did work for a time, which is deep and overflown with Water; but there are divers Branches of that Mine running many Miles off spread in the earth, and within these two years some Ore was sent me from *Barnstable* of a Branch of that Mine, lying within one foot and a half of the superficies, which upon divers trials of one pound weight at once, holdeth by computation above ten Ounces of Silver, but little Lead; for every pound did produce above two Penny weight of Silver, and is not difficult in the melting: The party in whose ground it is found will not have it touched nor medled with, fearing his grounds shall be spoiled, and the Mine taken from him, which is known above half a mile of one foot broad. Howsoever, I thought good to remember this for our Posterity, for there may come a time that industrious men shall be more regarded.

*Silver Mines
of Scotland.*

*A singular
good observa-
tion.*

It were also injurious, if I should not remember the Silver Mines of *Scotland*, especially that Mine which lieth in the grounds of *Sir Thomas Hamilton* Knight, Lord Advocate of *Scotland*, within eighteen miles of *Edenborough* towards the Sea side, discovered in the year 1607, by means of a Collier, as I am informed. In the report of the goodness of this Mine hath been very great diversity, according as they found the Ore of several veins, as we have noted before; for the blossom of Silver Ore, or the small veins, cannot give true direction of the riches of the Mine: Which is the cause that the *Spaniards* in the *West-Indies*, having found any vein of a Mine, they will pursue the same towards the East, and seek to find out (as it were) the trunk or body of the Tree, which they call *Beta*, saying *Es Menester siempre buscar la Beta de la mina*. We must always seek after the body of the Mine; which may be sometimes three or four foot broad, when the veins are like an arm or finger: And according to the tryal made thereof they give their judgement, not by the tryal of the subtil way, but by some good quantity, and increasing their tryals by some additaments fit for the nature of the Metall Ore, as they judge the same to be. For all diseases cannot be cured with one remedy in all persons, although the disease be alike; so may it be said of those that make tryals of Ores of Metals, for some tryals did report 80 ℥ of Silver in 100 weight, others 60 ℥ , 40 ℥ , 35 ℥ , and 20 ℥ , then it fell into Ounces, which was more reasonable and natural, as I informed then some Privy Councillor, and the said *Sir Bevis Bulmer*, whereupon it pleased His Majesty, and the Lords of the Right honourable Privy Council, to appoint ten Tuns of the said Silver Ore to be brought into the Tower of London, whereof one Tun of 2000 ℥ weight was indifferently taken and calcined or grinded together, and thereunto were two Tuns of Lead added, commixed, and afterwards Molten by a continual Fire, and Hand-blast of four men according as I have noted in writing. And there was a cake of Silver remaining weighing 17 Ounces, and the extraction out of the Lead was some 4 or 5 Ounces more; so that it was reported to be 22 Ounces in the 100 weight of Ore, but the charge was great.

*Tryal of one
Tun of Ore
by Sir Bevis
Bulmer.*

There was also another Tryal made by *William Beal*, with a far lesser quantity of Lead, and roasting the Ore; and by *Mr. Broad* and others, as *Mr. Russel*, who refined the same with the slag of Lead; others by lead Ore to save charges, and they all found above 22 Ounces of Silver in the 100 weight of Ore. And so did *Sir Rich. Martin* Kt. Master worker of His Majesties Mint, lately deceased, who delivered unto me at times 20 ℥ weight of the said Ore, grinded, shadded and washed, which I did send beyond the seas unto an expert Mint-master, and withal a particular of the manner of tryals which every man had made here; as also the tryal made by the Portugal with Quick-silver, who found 23 or 24 Ounces; his answer was, That upon his first tryal he found 42 Ounces, and of the other less, and that the Ore was easie to be wrought (but not by the means that all those men had used) and with little charges; and that the manner to refine with Quick Silver, was good for poor Mines of two or three Ounces, where the ore had

had little or no Lead; and that the commixture of the Mine was very brittle, and Bell-metal, and so did all the other refiners affirm. For the old Ore doth look between white and blue for the most part, and is like the Bell-metal found in good quantity about *Bristol*, which is used to make some kind of Alchymy beyond the Seas, and this must be allaid to qualifie the brittleness with some Mineral, of all which I have made a Record in my Book of Collections.

Colour of the
Ore of *Scot-*
land.

In the month of *August*, 1608, there came two Ships before the Tower of *London* from *Scotland*, laden with some 400 Barrels of this Silver Ore, in weight some 100 Tuns lading which were there landed, and delivered unto the Lord *Knivet*, Warden of the Kings Mints, whereof 20 Tuns was taken promiscuously and grinded, and afterwards also distributed unto divers refiners and others, and the trial of Mr. *Broad* was best, who found 28 ounces in the 100 of Ore. Of this quantity Sir *Richard Martin* had 3 Tuns, whereof some was sent to my friend beyond the Seas. *Interim*, these trials and conclusions so differing, brought the said ore (together with other proceedings) into some disgrace, whereupon (according unto Commission given me) I made an offer to buy the 80 Tuns remaining in the Tower, to a great Personage, to give for it 24 pound the Tun, to be transported to my friend into *Holland* paying ready Money: time was taken to give me answer, and then difficulty was made, for that treasure was not to be exported unless by returning the quantity of Silver by weight; hereupon conclusion was made to bring in so much Bullion of Silver or Royals of plate. But when all came to all, with running up and down, and further offering to deal for greater quantities, and to take it in *Scotland*, I was put off with this consideration, that it was a dishonor to *England* not to have men of as good experience as any were beyond the Seas, whereby the Kings loss was 20000^l, for his Highness gave the same afterwards unto *James Achinson* his Graver of the Mint heretofore, who brought the same to nothing, being unskilful of the refining of it. And thus are good matters marred in the handling, and Works brought at a stay or hindred, as I have before set down. There are many rich Mines in *Scotland*, if we compare them to the *West-India* Mines; and in *Wales*, where the Lead Mines are poor, they contain the more Silver, of 1 $\frac{1}{2}$, two and three Ounces in the hundred of Ore, which will not yield above 40 or 44^l weight of Lead, and the Ore of the Mine which holdeth three Ounces, containeth but 25^l of Lead. The Mines most known are those in *Cardiganshire* in *Wales*, where Mr. *Hugh Middleton* of *London* Gold-smith hath bestowed very great charges, as he did in bringing the Water-works to the City of *London*; so he bringeth now Silver to the Tower to be minted: The Ore being four Ounces in the hundred, or eighty Ounces in the Tun, and the less in Lead; for the richer the Ore is in Lead, the poorer it is in Silver. So one hundred of the best Ore of Lead will make neer 70^l of Lead, and holdeth but $\frac{1}{2}$ Ounce of Silver, not worth the charges of refining, as we shall declare.

Great quanti-
ty of Silver
Ore.

Good matters
marred in the
handling.
Plus Pencer
que dire.

The Lead Mines in *Ireland* do contain more Silver, than these in *Darbyshire* and *Somersetshire*, called Peak and Mendip Lead.

The *Saxons*, which were procured to come into *England*, had no more, no nor so much experience as our refiners of *London*, for by saving of Lead they found lesser quantity of Silver, and so all was given over.

The third sort of Mines Royal are the Copper Mines, which are found also in divers Countries, which are not so plentiful in *Hungary*, where the best is, as in times past, but are very abundant in *Sweden*, howbeit that it is very mean and inferior in goodness. There are also Copper Mines in *Germany*, and the Duke of *Brunswicks* Countrey: As also certain natural Copperas-waters, wherein they cast from time to time great quantity of old Iron, which within six Weeks or two Months doth transmute into Copper. *England* hath divers Copper Mines; at *Keaswick* neer *Scotland* are made some forty Tuns yearly, by certain Germans there inhabiting, it containeth some Gold. Some Mines of Copper Ore are found in *Torkshire*: And albeit the charge of making one Tun of Copper be commonly 30^l, yet if seven Tun of Copper Ore make one Tun of Copper, it may yield good benefit: For whereas 22 Fires have been used, it is brought to 12. I have seen excellent Copper Ore of some Mines in *Staffordshire*, in

Copper mines.

Natural water
of Copperas.

Staffordshire
Copper mines.

the hands of Mr. *Stonewell*, which absolutely is the best Ore that ever was found in *England*, he doth assure me of great store of Ore. It is lamentable that such works should lie dead for want of undertakers, which indeed are discouraged by the great charges. In my opinion, the charge of a Tun of Copper of this goodness of Ore will be made for 15^l. There are also good Copper mines in the West parts of *England*, where I have seen good Ore in divers places, which must be rosted, to destroy the Antimony, Arsnick, and other corruptions which are in it.

The working
of Copper Ore
by Allom and
Copperas-water.

A certain Nobleman now deceased was imbarqued in those Western mines, which were promised to be wrought by imbibition of Allom and Copperas-water, and the Ore, after digestion with Rain-water, would make of 6 Tuns, one of Copper: Hereupon for 300^l by him disbursed, he was offered 1800^l. It pleased his Lordship to take my advice, and to conclude the bargain; for when I did calculate the charge of grinding and roasting of the said Ore, the making of the great quantity of Allom-water and Copperas, the consumption of Iron plates decreasing in weight, with all the tubs and utensils, the long time of imbibition, and consequently Work-mens wages, I found the charge to exceed, and that the course of ordinary melting was to be preferred; and so experience hath since proved the same, to the great loss of the undertakers: For when works are clogged with immense charges in the beginning, it choketh the benefit ever after, as we shall presently declare. Seeing that profit is the radical moisture of such and the like actions, his Majesty hath been graciously pleased to Incorporate a Company of worthy persons for all Royal mines, by Letters Patents, and hath reserved but one 15 part to himself. But there is none of that Company that doth advance any works, that I can learn. I would to God that the mines Royal, or others, would prove to be worth 10000^l yearly, whereby his Highness (according to the ancient Maxim of the Law) might claim his interest, as they say; for it is well known how gracious and bountiful his Majesty is always.

The company
of Royal
mines.

A Spanish
million is
300000
pound Sterling.

The great Wealth of the *West-Indies* would not be so admirable unto us, the report whereof is greater than the truth, and the Spanish millions are not Sterling millions; nevertheless let us reckon them with the most, which is 300000^l Sterling: And when the Fleet of the *West-Indies*, and *Nova Espagna*, bringeth eight or nine millions, it is a great matter. And to make this apparent, I have here set down the greatest Treasure that ever came at any one time, which was in the year 1587, as a provision for the great *Armado* then preparing, whereunto great benevolences had been gathered, in regard of the meritorious action, which God, from Invincible, made invisible. The Register of the Treasure was (with the most) namely,

From *Nova Espagna* and *Terra firme*.

A remembrance
of the
greatest revenue
of the
West-Indies.

For the King.
8100 Ingots of Silver.
12 Chests with Gold.
300 thousand Royals of eight.
20 Cafes with Pearls.
1 Chest with Emeraulds.
5600 Roves of Cutchenile.

For particular persons.
5 Millions Teasted Silver.
1500 Marks of Gold of eight
Ounces.
1500 Marks of Pearls.
1 Chest Emeraulds.

From *Mexico*.

For the King.
1900 thousand Peso's of Silver.
1100 Marks of Gold.

For particular persons.
2 Millions of Silver.
64 thousand Hides.
25 thousand ^l Indico.

From *Santo Domingo* Island,
35 thousand Hides.
900 Chest Sugar of 1000^l weight.
22 thousand Kintals of Ginger.

13 thousand Kintals of Logwood.
50 Kintals of Sarsa-Parilla.
48 Kintals of Cassia fistula.
64 Roves of Cotton wooll.

All the Gold and Silver was valued at 13 millions, and all the Commodities at 3 millions, whereof the King had 12 millions and one half *de claro*, wherewith we conclude this Chapter of the Mines Royal, and are moved to write also of other Mines and Minerals, contrary to our first intention, but briefly as followeth.

CHAP. III.

Of Mines and Minerals.

THE next in order to be treated of are Tin Mines, which are but few in number in all Countries, and in *Germany* only found somewhat plentiful, but the Tin is blackish and corrupt: So that our English Tin in *Devonshire* and *Cornwall* is the only Tin of all the World, which containeth four Ounces of Gold in a thousand, whereof there is some 12 hundred thousand made yearly. It hath been sold for many years at an under value; but his Majesty hath by way of Pre-emption advanced the price thereof, which belongeth to the Dukes of *Cornwal*, and consequently to the Noble Prince of *Wales*, *Charles*, Son and Heir apparent to our Sovereign Lord King *James*. This Pre-emption is letten to Farm to certain Merchants, and the Government of the Stanneries, with all the good orders observed therein, and the Coinage of Tin to demonstrate the goodness is profitable to the Kingdom, and deserveth great commendation, as is already noted.

Lead Mines are found in all cold Countries, especially in *Germany* in the Dukedom of *Brunswick*, but it is black of colour, and until it be refined it is unserviceable, and consequently not vendible. The Old Duke had almost made a Wall about the City, of the Sows and Pigs of Lead, until our Lead became dear and scant, and that an Antwerpian did teach them how to refine their Lead, in taking away the cobble (which is like unto a knot in a piece of Timber) which made the Lead brittle, and by his meanes all the Dukes Lead was sold in *Italy*, *Spain*, *France*, and other places elsewhere.

Scotland and *Ireland* have many Lead Mines, containing also Silver.

The Lead Mines of *England* are scituated in divers places of the Kingdom, but most in *Darbyshire* in the Hills of *Peak*, *Sommerfetshire*, and *Wales*.

There is great difference in the Ore, as hath been noted. There are also many Lead Mines in *Richmondshire* under the County of *York*, where I went to view them, Anno 1606, about *Arkendal* and the new Forest, having prepared a long Iron Boare of eighteen foot long for that purpose, and there I did observe within the compass of ten miles, that the scituation of *Arkendal* is betwixt two Hills, the one lying North, called *Windike*, and the other South-West called *Moldersey*, adjoyning unto another Hill called *Pouncy*, lying West from *Moldersey*, all belonging unto the King, and by Lease unto Sir *John Maillorie* Knight.

Description of
many Lead
Mines in *York-
shire*.

There are also adjoyning unto it certain other Hills where Lead Mines, as *Swaile*, where my Lord *Wharton* hath his Works, also *Readhurst*, *Cocka*, and *Fellind*, being East from *Windike*. The Mines of *Arcandal* have never been wrought to any purpose. There are but three smelting Cottages, which do feed upon the poor People and Inhabitants thereabouts, which at their leisure seek for Lead Ore upon sufferance, and bring the same to the melting places, where they sell the same for 20 and 24 s. a load, giving to the Owners three or four parts in ten, as they can agree, and one tenth to the Parson or Vicar of the Parish or Chappel.

A load of Ore with them is as much as four or five Horses can conveniently carry, which by computation is some thousand weight, and is also delivered by a measure

Foolish man-
ner of melt-
ing.

called Load; four of these Loads will make a Fother of Lead of two thousand, their weight being 120^{lb} to the hundred *London* weight: So one hundred of Lead Ore maketh but 30^{lb} of Lead; which cometh to pass, for that their manner of melting is by foot blast, and small furnaces with Wood and Charcoal, casting the Ore of Lead between them in small pieces, and so still augmenting their melting, which can yield but little, the heat of the Fire being choaked by the fuel and dross of the Lead, whereas flame is the greatest mean of melting all metalline Ores, which require Furnaces to be made accordingly, where 36 or 4000 may be molten together, they melting 3 or 400.

There is no Wood to be had but within two miles, but Sea-coal and Peate is neer hand, which may serve better cheap; for they reckon 7 or 8 s. for the charge of a fother for the melting. The Lead being cast into small Pigs of somewhat more than one hundred weight, are brought on Horseback through *Richmond* to *Borough-bridge*, being about 30 miles distant, and are conveyed by Water to *Tork* for 2 s. the hundred, and from *Tork* to *Hall* for other 2 s. so that a fother of Lead, with all the charges, will not stand in 3^{lb} and there is a neerer way by *Stockton* on the Sea-side, about 25 miles, which will lessen the said charges.

Iron Mines.

Now we are come to Iron Mines, whereof almost all Countries in *Europe* are provided, which do much differ in goodness, yet may be used according to the several Works whereunto it is employed; as the *Spanish* Iron serving for blades, and not so good for other things.

England hath great store of Iron Mines, for by computation there are above eight hundred Furnaces. The melting of it by flaming Sea-coal or Scotch-coal saveth a great deal of charges. There are lately found more Iron Mines in *France*, which Iron being made into bars, is Transported into *Guinea*, *Binea*, and other parts upon the Coast of *Africa*, where it hath continually been in great estimation, and now cometh so abundant, that their profit is but small of those Voyages; and so it falls out at this present for the price of Lead.

Steel Stone.

The Iron Stone in *Wales* is found to differ from the Steel Stone, by means whereof a German made good Steel in bars, and also Gad-Steel. But the Patent of *Sir Basil Brooke* for making of Steel did hinder the proceedings therein, and German Steel is best, until of late that a Frenchman (shewing the imperfection of ordinary Steel) caused his Majesty to make void the said Patent, and to grant another for the making of perfect Steel, surpassing in goodness the Steel of all Countries.

So we find that our Iron is best for the casting of Ordnance, and the *Sweden* cast Iron Pieces are brittle, and commonly one in seven will not abide the trial; and of late the broken Pieces of ours are made serviceable for Iron in bars, to be cast again.

Quick-silver
Mines.

Mercury or Quick-silver natural is not yet found in *England*, but only in *Germany* in very cold Places: And within these 30 years there are two Mines of Quick-silver discovered in the *West-Indies*, which is a help to the quantity which they yearly buy to refine their Silver Mines.

Sulphur Mines,
or Brimstone.

Sulphur and Brimstone being found in divers Countries, cannot be better than we have in some mountains of *Wales*, from whence I have had divers sorts of Sulphur Earth, or Mine very rich. Some there is also in *Blackmore* and *Basedale* in *Torkshire*; as also many other minerals, which my Workmen did shew me, as *Terra sigillata*, Oacre Red and Yellow, Eole Armoniack, *Terra d' Umbra*, Antimony, Sal-niter, Black Lead, Vitriol to be made of Copperas: To say nothing of such things as are made of metals, nor of Salt-peter, which is plentiful.

Minerals of
divers sorts.

Alloms are
made of stone,
flint, and
Earth.

And now I cannot omit to treat of the Alloms, whereof in many Countries great store is made; but the best is at *Crusta Vecchia* in *Italy*, called Romish Allom; made with small charges, out of a kind of Stone, which yieldeth above the one half of Allom without using any Urine or saltish mixture, as they do in *Germany*, where they have both Red and White Allom at reasonable rates: So they have in many places of the Straits at *Constantinople*, *Carthage*, and other places; *Sweden* and *Poland* are not without it.

In

In *Scotland* and *Ireland* great quantities can be made, had not *England* undertaken so much, whereof I have set down the Original, progress, and continuance concerning those Works at large, the substance whereof followeth in brief.

Queen *Elizabeth* of Blessed memory did, in the Sixth year of Her Reign, grant by Letters Patents unto one *Cornelius de Vos*, the sole making of Copperas and Alloms within the Realm of *England*, which was assigned by him to *James Lord Mohun*, and being renewed for 21 years, was confirmed unto him by an Act Parliament, by vertue whereof one Mr. *Lane* his Workmaster made great quantity of Copperas in *Dorsetshire* and the Isle of *Purbecke*, and some Allom and Copperas was then sold at 30th the tun, now under 3th.

Afterwards about the year 1604, one Mr. *Atherton* began to practise the making of Alloms in *Torkshire* about *Gisborough*, which whom Mr. *Bourchier*, now Sir *John Bourchier* Knight, did joyn to bring it to some perfection; in hope whereof, and at the suit of the said Sir *John*, the King in the Fourth year of His Reign granted certain conditional Letters Patents to the Lord *Sheffield* President of the North, Sir *Thomas Chalonier*, Sir *David Fowles*, Knights, and the said Mr. *Bourchier*, for 21 years, for the sole making of Alloms in *Torkshire* only, where (in building of seven Houses, and the utensils for Working and charges, with other extraordinaries) they were out of purse in two years some 33 thousand Pounds, and could not proceed any further without bringing in new men, for some of the other gave over in time, and would proceed no further, although the Germans were now come which they had sent for. Hereupon other Letters Patents were obtained for thirty one years for all *England*, *Scotland*, and *Ireland*, without conditions, and then they were out above 40 thousand Pounds, and no Alloms made to benefit, although the price was raised at a certainty, and all Forraign Alloms prohibited to come in. And his Majesty hath been pleased to enter into the said Works and laid out so many thousand Pounds, as is not fitting to be expressed. Thus by overcharging the Works in the beginning, are good businesses overthrown; many are the particulars which I have observed in Writing concerning these Works. But leaving this, I wish good success therein, for there is Allom Earth enough to continue for ever, and in places Westwards as good and better than any is in *Torkshire*.

Now from the Mines of Gold, being fallen to Allom and Copperas, let us end with the Cole-pits or Coal-mines, whereof they make more Account in the North, than of Lead-mines, and yet they are abundant, more than in any Country of the World. In the lower parts of *Germany* about *Acon* and *Cologne* they have great store of Sea-coal, but it doth not cake as our Coals: They melt great quantity of Iron Stone with it, being like unto the Coal in *Nottinghamshire* or thereabouts, which flameth more like unto the Scotch-coals. To know the goodness of the diversity of our Coals, I have noted in the Fourth Chapter of the First Part of weights and measures; and now I am to shew how Mines may be wrought to benefit and profit, for the good of Merchants and others.

Above Black-Moors.

There are rich Allom Mines in the Isle of Wight.

Coal Mines.

CHAP. IV.

Of the profitable Working of Mines.

Philip the Second, late King of *Spain*, perceiving that many Blind Bayards were over-bold to undertake the Working of his Mines of Silver in the *West-Indies*; and yet considering on the one side, that without Authority and Priviledge they could not be encouraged thereunto; and on the other side, having obtained the same for certain allotted grounds unto them, they did hinder other

A good Proviso in Letters Patents for Mines.

other men and themselves proceeded not ; did very advisedly make all his Letters Patents (as we call them) conditional with a proviso, That if the Patentees did not proceed in the Work, or discontinue the Work for two years, the Patent was void of course, and upon Certificate made of it, the King made new Grants unto others. If our King were pleased to do so, many Grants or Leases made by the Company of the Mines Royal would be made void, and other men would be encouraged to try their fortunes upon them.

A Profitable Contract.

The next consideration in order, concerning Mines, Metallin, and Mineral, is, That the Works in the beginning be not choaked or suffocated with extream charges or expences, which doth discourage the undertaker and all others, whereby the Works are given over, or means is devised to charge Princes Coffers with them. For it is certain, That things do prosper best when they are underpropped by Authority it self ; which to do in the beginning were more profitable, than when the charges and expences have overburthened them. For prevention whereof, I made a contract for the Lead Mines in the North parts, which being imitated, shall cut off all such charges as commonly the Parties do run into in the Working of Mines, upon the conceited benefit which draweth more violently than the Adamant Stone. For as the *Portugal Antonio Diaz* told the King, *Todos los mineros son Ricos, porque quando no lo tienen en sustancia, tienen lo en el animo* : All Miners are rich, for when they have it not in substance they have it in the mind. The observation already noted concerning the running Waters about Mines, must not be forgotten. The Contract before mentioned was in this manner: The Mine to be wrought, and the Ore to be divided into five parts. The owner of the ground or the Lessee, to have one part of the Ore shadded and washed ready to be molten, and he to redeliver the same in the nature and quality aforesaid, and to be paid for it every three months, paying for every load twenty Shillings. The Workman in like manner to have another fifth part, and to be paid accordingly every week. The other $\frac{3}{5}$ part to be for the undertakers, and they content the Parson for his Tythes. By these means a man is sure to have ware for his Money, and then to make Furnaces to melt 36 or 40 hundred at one time, as hath been touched. For to enter into charges before you have good store of Ore above ground, is needless : Herein observe also to Work from East to West, or from West to East, unless you find the situation of the Mine to be such, that being troubled with the Water, you may make entrances in the lower parts thereof to avoid the same. If your Lead do contain Silver, although it were but an Ounce in an hundred, you may Work it to benefit, if you preserve your Lead by making of an Iron Cap over your Furnance, to be drawn up and down to receive the Vapor of Lead, which falleth down again, whereby the loss of above 200 lb weight in one Tun, will decrease to 80 lb or thereabouts ; and if you have vent enough for the *Litargium*, which is your Lead, as it is cast up by the foot-blast, or otherwise being Red to Paint withal, then may you make profitable Work every way. For Copper, observe your roasting, to purge your Antimony and all other corruptions ; let not the glistering Colour of Marquisite deceive you, it is but smoke and scurf. And although Antimony will be the Eldest Son of *Sol*, and contend with Sulphur and Mercury, hold him for a Bastard ; the thrift is in ponderous Ore for Copper, and with a reasonable quantity you may try your Works, before you be at charges in landing of your Ore, and to know how many Fires will be requisite to make one Tun of Copper, and then land great quantity of Ore, according to our former Contract : If you are not sure of it, let others bear charges and labour with you, and so shall you not overcharge the Work, but rather find means to lessen your charges. The Lead Mines in *Wales*, containing two or three Ounces of Silver, may in mine opinion be wrought to great profit by the means of Quicksilver, being roasted by reflection of the Fire, and grinded. To the furtherance whereof, I have thought good to set down the manner of *Potosi* Mine in the *West-Indies*, and as the *Portugal* did the *Scottish Ore* ; he took to one hundred of the metal prepared, between 12 lb and 15 lb of Quick-silver, with Salt and Vinegar, and so sprinkling the said Quick-silver through a linnen Cloath, still using a reasonable quantity of Salt (which divideth the Lead from the Silver) and Vinegar

Litargium of Lead.

How to refine Silver by Mercury.

Vinegar, or Strong-water (but that is costly) he did leave these substances together 24 or 25 days, every second day stirring the same with a staff; in which time or less, according to the Mineral, the Quick-silver doth devour or eat up the Silver, and leaveth all the other commixture: Then, by straining the said Mass, the Quick-silver goes through, and there remaineth a past in divers balls, called the Almonds past, which, by a Limbeck receiving fire, causeth the Quick-silver to sublime, and falling down by the neck into the water, which is in the receiver stopped close, taketh his body again in the said water, and the Silver remains pure, which commonly is not above a fourth part of the weight of the said past; your Quick-silver serveth again, and there is not lost above 6 pound in the hundred of Silver. He said also, That having once, two or three months before hand, the Minerals thus prepared or decocted, himself and four men could refine ten Tuns of it in a day, which is admirable. But these men are like Travellers, which sometimes may speak an untruth, *Cum gratia & privilegio*. Nevertheless, considering that *Potosi* Silver Mine, holding but one $\frac{1}{3}$ Ounce of Silver, is but 30 Ounces the Tun, which at 5 s. is but 7⁸⁸ 10 s. o. and the loss of the Quick-silver, and all charges deducted, there will remain but little, unless the quantity of Tuns, to be done in a day, should contervail the same, to provide yearly against the coming of the Fleet, although (as I have said) many hands make light work, and light gains and often do fill the Purse: And if the Work-men should return one Pound of Silver for every Pound of Quick-silver, there would be above ten for one, and they to live by the overplus of it.

To be done
by retorts of
Earth.

CHAP. V.

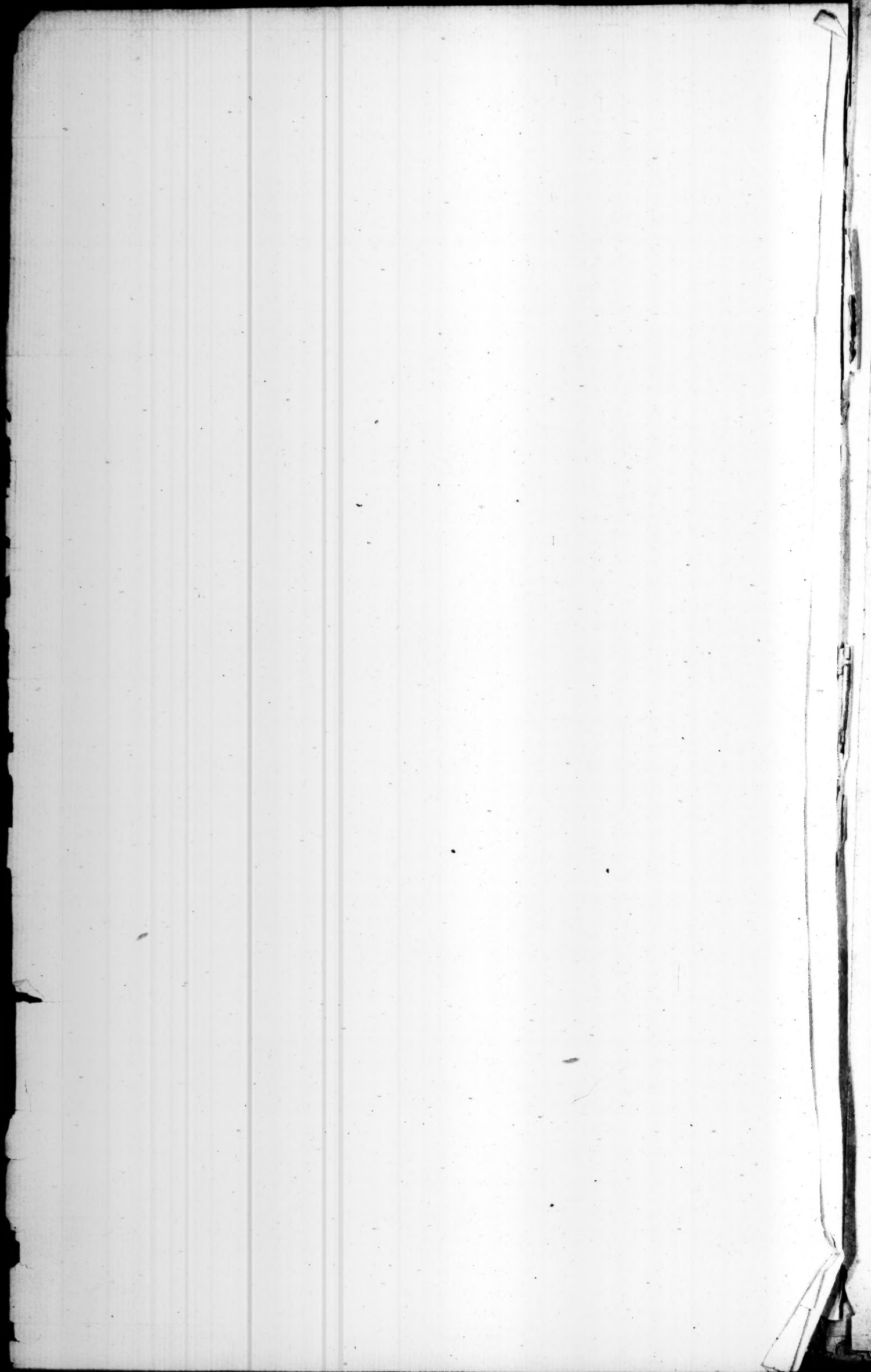
Of the nature of Gold, Silver, and Copper, and of the Moneys made thereof.

From the transcendent contemplative Study of Philosophers, of vapors and exhalations, to the essence of Sulphur and Mercury, generated into Ores of Metals, We have produced Gold, Silver, and Copper to the Mint, to be converted into Moneys. To the which purpose let us now examine the nature of them, and, by inversion, Coin first Copper, then Silver, and so come to Gold, according to the beginning of Coins made by the Ancient Romans. Notwithstanding that, at our coming to the Mint, we found nothing but Gold Coined, whereupon we do remember the Verses, which were made at their first Coining of Gold:

*Era dabunt olim melius, nunc omen in Auro est:
Vicitq; concessit prisca Moneta nobis.*

Such is the quality of fine Gold (by reason of the equal proportion of the four Elements therein, that none is predominant over the other) that the fire doth not consume it, being also hot and dry of nature, neither is it subject to any other Element; for there is no rust or scurf that doth diminish the goodness, or that wasteth the substance. It doth abide the fretting and liquors of Salt and Vinegar without damage, which weareth any other thing: It needs no fire to be made Gold, as other metals do, for it is Gold so soon as it is found; it draweth without Wooll, as it were Wooll: It is easily spread in leaves of marvellous thinness; you may adorn or gild any other metal with it; it is not inferior for making of any Vessels; it colour it resembles the Celestial Bodies; it defileth not the thing it toucheth, as Silver and other metals; it is not stinking in smell; the spirit of it can by art be extracted, and the body (being as red Earth) can never be molten, without the spirit be again added thereunto, as it were

The quality
of Gold.



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| <p>I. The Collection of Sea Laws.
II. Advice concerning Bills of Exchange.
By <i>John Marius</i>, Publick Notary.
III. The Merchants Mirrour: or, Directions for the Perfect Ordering or Keeping of his Accompts. By way of Debtor and Creditor, after the Italian Manner. By <i>R. Dafforne</i>, late Accomptant.</p> | <p>IV. An Introduction to Merchants Accompts. By <i>John Collins</i>, late Fellow of the Royal Society.
V. The Accountants Closet, being an Abridgment of Merchants Accounts, kept by Debtor and Creditor. By <i>Abraham Lifet</i>.</p> |
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The Third Edition,

Wherein are Inserted the Three T R A C T S following, never
Before Printed in any former Impression.

- I. The Jurisdiction of the Admiralty of *England* Asserted.
By *Richard Zouch*, Doctor of the Civil Laws, and late Judge of the Admiralty.
- II. The Ancient Sea Laws of *Oleron*, *Wibsey*, and the *Hanse-Towns*, still in force. Rendered into English for the use of Navigators. By *G. Miede*, Gent.
- III. The Sovereignty of the *British Seas*, proved by Records, History, and the Municipal Laws of this Kingdom. By Sir *John Burroughs*, late Keeper of the Records in the Tower of *London*.

L O N D O N,

Printed for *T. Basset*, at the *George* in *Fleetstreet*; *R. Chiswell*, at the *Rose and Crown* in *St. Paul's Church-yard*; *M. Horne* and *E. Smith*, at the *Royal Exchange*. 1686.

therefore to occur to all such doubts and discords, the contracts of such bargains should be after the example of other Sea-Faring dealings, made before the Admirals Deputy, or Judge, and registred in their Books. [d]

[d] *Vide sup.*
of the Admiral
Clerk.

[e] *L. fin. C de*

pen.

[f] *Vide de off.*

Adm. Ang.

[g] *Vide C. de*

monop. & ibi.

DD.

[h] *Vide de off.*

Adm.

Last of all, as Shipwrights were of old, [e] so are they also of late, forbidden, [f] under pain of Treason, to Communicate their Skill and Art to Enemies and Barbarous People.

Likewise, they are forbidden (as are also all other Societies of Handy-craftsmen and Trades-men) to conspire among themselves to inhance their Wages, or Hire, or to receive excessive Wages. [b]

F I N I S.

THE
JURISDICTION
OF THE
ADMIRALTY
OF
ENGLAND
ASSERTED.

BY
RICHARD ZOUCHE,
Doctor of the Civil Laws, and late Judge of the
High Court of ADMIRALTY.

L O N D O N,

Printed for *Tho. Basset*, at the George, near *St. Dunstan's Church*,
in *Fleet-street*; and *Rich. Chiswell*, at the *Rose and Crown*, in
St. Paul's Church-yard. 1686.

maintaining of Peace and Justice amongst the People of all Nations whatsoever, passing through the English Seas, and for punishing of Offences, and for giving of Satisfaction to such as were damnified; which Laws and Statutes were corrected, declared, interpreted and published by King Richard the First, King of England, in his Return from the Holy Land, and were intituled Le Ley Oleron in the French Tongue.

And it is manifest, that the Law was continued all that King's time, in regard that in the 49th. Year of his Reign, the selected Sea-men for the Inquisition at *Quinborough*, in the Conclusion say, That touching some Busineses proposed in the Articles of the Inquisition, they know no better Advice nor Remedy than that which had been formerly used and practised after the manner which is contained in the Law of *Oleron*.

All which being admitted, and duly considered, it may be presumed, that such Causes as did originally by Civil Law, belong to the Admiralty, and what former Kings had anciently ordained for the regulating of the same; as likewise, such as were agreeable to the matters decided in the Judgments of *Oleron*, and what are contained in the Inquisition taken at *Quinborough*, in the time of King *Edward the Third*, were within the Conusance of the Admiralty-Court; and consequently, the same are permitted to be tried and determined in the same Court, by the Statute of the 13th. of *Richard the Second*.

Touching the Judgments, Judicial Acts, and Book-Cases, intended to restrain the Admiral of *England* in Exercise of his Jurisdiction, as it is granted in the King's Commission, it may be answered in general; First, That those Judgments, Judicial Acts, &c. are in Causes of difference in respect of Jurisdiction betwixt the Courts of Common Law and the Admiralty-Court; and it is incident to all Professions, where there is any Competition or Emulation with others, to incline to that which is most to their advantage. Secondly, Such Judgments and Book-Cases have been grounded upon the common understanding of the Statutes, without any notice or respect to the Laws of the Sea, or the Condition of Maritime Causes, the Circumstances of the Places being the chief Rule by which they have been framed. Thirdly, That many of them, upon due Examination, may be found not so concluding as they are pretended; and although much Respect and Reverence be due to the Authors, yet we are not bound to believe that their Judgments are infallible. Fourthly, That the Judicial Proceeding as Prohibitions, being the Results of the former Authorities, they may be weighed accordingly. Lastly, Touching the main piece, *Sir Edward Coke's Articuli Admiralitatis*, carrying the Reputation of the Resolutions of all the Judges touching the Matters therein contained, it will appear, that they very much differ from the Concessions of the Judges of the King's Bench, 1575. and from the Resolution of all the Judges the 18th. of *February*, 1632. subscribed unto by them, in the presence of King *Charles*, and twenty Lords of his Council.

The particular Authorities which may be collected out of *Sir Edward Coke's* Notes, to prove that the Admiral of *England* hath no Conusance of things done within the Realm, but only of things done upon the Sea, are as followeth.

1. That in the 2d. of *Richard the Second*, *Hibernici sunt sub Admirallo Angliae, de facto super alto Mari.*
2. that the 7th. of *Richard the Second*, in an Action of Trespass brought for a Ship and Merchandises taken away, the Defendant pleaded, that he did take them, *En le haut Mer, ou les Normans que la enemis la Roy*; and it was allowed a good Plea.
3. That *Fortescue*, who lived in the time of *Henry the Sixth*, saith, *Si quæ super altum mare extra Corpus Comitatus in placito coram Admirallo deducantur per testes terminari debent.*
4. That *Dyer*, in the time of *Queen Mary*, saith, That by the Libel in the Admiralty-Court, the Case is supposed to commence *sur le haut mer, & intra Jurisdictionem de l'Admiralty.*

To these Authorities may be answered in general ; First, That whereas some of them speak of *Altum Mare*, the Statute of the 13th of *Richard* the Second hath no such Attribute, but mentions simply the Sea.

2. That the same Authorities granting that the Admiral hath Jurisdiction on the Sea, do not declare, much less conclude, that he hath no Jurisdiction elsewhere : And, as to the Particulars ;

1. The Authority of the 2d. of *Richard* the Second, which affirms, that the *Irish* were subject to the Admiral of *England* for a thing done on the Sea, mentions not for what kind of thing ; and happily it might be for some Offence against the Crown, or against the Peace, in offering Violence to the King's Subjects, or the Subjects of his Allies : And in such Cases it might be understood, that he had Jurisdiction over the *Irish*, as over the Subjects of *England*, and other Nations, only extending to the high Sea. But it cannot from thence be argued, but that if it were a Business concerning Navigation, or Negotiation by Sea, he might also have had Jurisdiction over the *Irish*, as well as over other Persons ; not only *super alto mari*, but also in other places elsewhere.

2. The Plea to the Action of Trespas, in the 7th. of *Richard* the Second, might be good, and allowed in two respects ; First, In regard the thing was done where the Country could take no notice, and therefore no Jury by twelve Men could be had. Secondly, In regard the Ship and Goods were taken from the King's Enemies, against whom no Trespas could be committed, because that to offend them any ways was lawful ; and in that respect the Plea might have been allowed, although the Ship and Merchandise had been taken in a Port, or Navigable River.

3. Whereas *Fortescue* says, that things done upon the high Sea, prosecuted before the Admiral, ought to be determined according to the Proofs made by Witnesses, and no more ; Sir *Edward Coke* affirms, That it proves by expresse words that the Admiralty is confined to the high Sea. *Fortescue* having given reason for Tryals by Jury, when the Neighbourhood of the Country could take notice of the Business, grants, That for things done in other places, the Law of the Kingdom doth allow of Proofs by Witnesses ; as in Causes commenced before the Admiral for things done on the high Sea ; and likewise before the Constable, for things done beyond the Sea. So that it is evident, he doth no more expressly confine the Admiral's Jurisdiction to the high Sea, than he doth the Constable's to places beyond the Sea ; it being notorious, that his Jurisdiction extends to Deeds of War, and Arms within the Land ; as it will be proved, that the Admiral-Jurisdiction likewise to matters of Navigation, and Negotiation by Sea.

4. Touching the Authority of *Dyer*, that by Libel in the Admiralty-Court, the Case is surmised to commence, *Sur la haut mer*, &c. it may be answered, that the Libels in the Admiralty sometimes (as the business falls out) declare, *Super alto mari* & *infra jurisdictionem Curiae* ; but ordinarily, Causes are laid only *Intra fluxum* & *refluxum Maris* & *Jurisdictionem Curiae* ; and generally the Causes are no otherwise described, but *A. contra B. in Causa Civili* & *Maritima*.

A S S E R T

A S S E R T. V.

That the Admiral of England may hold Conusance of Contracts, and Writings made at Land, touching Business of Navigation and Trade at Sea.

Notes upon
Fortescue, B. 6.
p. 29. v. 557.

BY an ancient Record in the black Book of the Admiralty (of which Mr. Selden takes notice) it appears, that it was ordained by King Edward the First, and his Lords, at *Hastings*, *Que comment divers Seigneurs avoient franchises, &c.* That although divers Lords had divers Franchises to try Pleas in Ports, yet that neither their Stewards nor Bayliffs should hold any Plea, if it concerned Merchant or Mariner, as well for matter of Fact, as of Ships, Obligations, and other Deeds. Which, although it extends only to inferiour Lords, yet it may be said, that it was done in favour of the Admiral's Jurisdiction in such Matters.

Secondly, By Commissions from time to time granted by the Kings of England, to the Admirals, power is given, *Ad cognoscendum, &c.* to hold the Conusance of Charter-parties, Policies of Assurance, Bills of Bottomry, Bills of Lading, and of Sale of Ships.

Thirdly, The Causes and Suits arising by occasion of Businesses contained in such Writings have in all observable times and places been held to be Maritime, and the Conusance of them hath been allowed to Maritime Courts, as it hath been before fully shewed. And it may be further considered, that such Contracts and Writings have their Original from ancient Maritime Laws; and are, both in Names and Nature, things foreign to the Laws of this Realm. And so much may be gathered from the Order which *West* observeth in his Book of Presidents; where, after the Forms of Deeds and Contracts proper to the Common Law, he handles those which concern Merchandizing and Trade by Sea, as things of a distinct and several nature.

Touching the Particulars; First, Charter-parties seem to have been derived from the Rhodian Laws; by which it was provided, *Si quis navem conduxerit, instrumenta consignata sunt*; If any Man shall hire a Ship, let there be Writings drawn and sealed thereupon.

There is likewise mention of Charter-parties in the Roll of Oleron, and in the French later Ordinances, made for the Reglement of the Admiralty of France; and it is supposed, that no mention of them can be found in any Law or Statute of this Realm, until the 32d. of King Henry the Eighth, cap. 14. where the Conusance of them is referred to the Admiralty, as it shall be hereafter shewed. Moreover, *Malines* confirms, that anciently in Charter-parties it was expressed, *That the Contents thereof should be understood according to the Law of Oleron*; and at this time there are Clauses usually inserted into them, enjoining, That the Merchants, besides the Payment of Freight, shall make Allowance for *Primage*, *Average* and *Petelodmenage*; things no where occurring in the Books of Common Law, and anciently determinable by the Law of Oleron.

Secondly, Policies of Assurance are grounded upon the Civil Law; which alloweth an Action for the undertaking a Hazard which is doubtful, for Reward or Consideration first given, which is commonly called a *Præmio*; they are, of later Civilians, called *Sponsiones Mercatoriae*, and *Assecurationes*; which *Malines* affirms, were taken up in this Kingdom from the Laws of Oleron, practised on the Sea-Coasts of France; but it is manifest, that now they are likewise in use in Venice, Naples,

Lex Mercat.
p. 1. cap. 21.

P. 1. cap. 14.

Naples, Genoua, Ancona, Spain and Portugal, and in other places where the Affairs of the Sea are regulated by the *Civil, the Consolato, and Laws of Oleron*.

Thirdly, Bills of Bottomry, when an Owner, or Master of a Ship, to furnish his Voyage, takes up Money upon extraordinary Interest, to be paid when the Ship arrives at the Port appointed, and thereby engages his Ship for the performance of the same, are grounded on the ancient *Grecian and Roman Laws*. *Julius Pollux*, a learned Expositor of Terms, or Words used amongst the *Grecians*, calls a Bill of this kind, *ναυτικὸν οὐσιγενεῖον, quæ de nautico fœnore conscripta est*; of which *nauticum fœnus*, there are several Titles in the Digest and Code of the Civil Law, and the Moneys so lent to be transported at the hazard of the Lender, in the Civil Law, is called *Pecunia trajectitia*; of which *Salmatius*, *Pecunia trajectitia dicitur, quæ trans mare, vehenda accipitur, & usuræ quæ ex pacto in eam pecuniam præstantur, Maritimæ, & nauticæ dicuntur*. D. lib. tit. 2.
C. lib. 4. §. 33.
D. Usuræ, c. 2.

Fourthly, Bills of Sale of Ships are made conformable to Maritime Laws; for, as *West*, in his Presidents, delivers the Form, it is in such Bills of Sale expressed and declared, That he that sells the Ship, binds himself, his Executors and Administrators, the said Ship so bargained and sold, to warrant and defend, against all Men, for one whole Year and a Day, according to the Law of Oleron, the danger of the Sea, Fire and Enemies only excepted.

These things being considered, it may be thought reasonable, that such Contracts and Writings being grounded upon the Civil Law, the Laws amongst Merchants, and other Maritime Laws, the Sutes arising about the same, should rather be determined in those Courts, where the Proceedings and Judgments are according to those Laws, than in other Courts which take no notice thereof.

For the restraining of the Court of Admiralty from proceeding in Sutes arising from such Contracts and Writings made at Land, although the Businesses therein contained are to be performed at Sea, amongst the Authorities cited by *Sir Edward Coke*, there may be intended, applicable to this purpose, First, The Act of Parliament of the 15th. of *Richard the Second*, chap. 15. Secondly, Some Judgments given, and Prohibitions granted in the Courts of Common Law, concerning Causes of this sort, commenced in the Admiralty.

Touching the Statute of the 15th of *Richard the Second*, chap. 34. which is the Ground of the main Objections against the Admiral's Jurisdiction, it may be conceived, That whereas that of the 13th. Chapter only in general restrains the Admirals from meddling with things done within the Realm, and allows them to meddle with things done on the Sea, that is relating to the Sea, this Statute was intended to declare more expressly, both in what places, and in what matters they should not meddle: And touching the places, in regard the word *Realm*, as *Sir Edward Coke* observes, in a general sense, extends to the Sea within the King's Dominions, as well as to the Land, declares the Restraint to be only within the Bodies of Counties: And it may be supposed, that he intended a difference betwixt the Bodies, and the Extremities or Bounds of Counties; as the Statute of the 3d. of *Edward the First* makes a difference betwixt things done within the Shires, and things done within the Marches, and Borders of Shires. Whence the Statute of the 5th. of *Elizabeth*, chap. 5. allows to the Admiral's Jurisdiction, as the main Sea, so also the Coasts of the Sea, being no parts of the Bodies of any Counties of the Realm; and in that respect, this Statute specially excepts from the Admiral's Jurisdiction, the Conusance of Wreck of Sea, as happening on the Coasts or Shoars of the Sea, out of the Bodies of any Counties. So that, as to the place, or Territory of the Restraint, this Statute declares it straiter than that of the 13th. of *Richard the Second*. Comment in
Littleton, Sect.
43.

Touching the matters with which the Admiral, by this Statute, is not to meddle within the Bodies of Counties, they are expressly declared; First, *Contracts, Pleas and Querelles*; that is, Personal Actions concerning Contracts. And Secondly, are implied Matters Criminal, and the Prosecution of them.

Touching the First, which concern this Assertion, the words are, *That the Court of Admiralty hath no manner of Cognisance of any Contract, Plea, or Quarrel, arising within the bodies of any Counties; but all such Contracts, Pleas, and Quarrels shall be tried, determined, and remedied by the Common Law.* Which words are so general, that it is pretended, they ought to be understood of all Contracts and Writings whatsoever, even of such as concern Sea businesses, if they be made, or written within the Bodies of any Counties.

In answer whereunto, there may be taken into consideration, a General Rule cited by Sir Edward Coke, allowed as he says by all Laws, in construction of Statutes, viz. *Quamvis lex generaliter loquatur, restringenda tamen est, ut cessante ratione, & ipsa cesset, cum enim ratio sit anima, vigorque ipsius legis, non videtur legislator id sensisse, quod ratione caret, etiamsi verborum generalitas prima facie aliter suadeat.* And the reason of this Statute, as may be gathered from the Preamble, as the Key thereof, was to hinder the Admirals encroaching of divers Jurisdictions, Franchises, and Profits pertaining to the King, and other Lords, besides those they were wont or ought to have of right; by which words it is acknowledged, that the Cognisance of some matters did formerly belong to that Jurisdiction; And not to diminish any of their Ancient and just rights in things belonging to the Sea, which are permitted, and allowed to the Admiral, by the Statute of the 15. of Richard 2. and unto which neither the King's Courts, nor the Courts of any other Lords had formerly before this Statute any pretence.

Sir Edward Coke in his Answers to the 1. Objection of the Complaint, 80. Jacobi, saith, That the Judges acknowledge, that of Contracts, Pleas, and Quarrels made upon the Sea or any part thereof, &c. the Admiralty hath and ought to have Jurisdiction, and that no President can be shewed, that any Prohibition hath been granted for any Contract, Plea, or Quarrel concerning any Marine cause made or done upon the Sea. By which words he implies, that although the Admiral had and ought to have Jurisdiction upon the Sea, yet it was only concerning Marine Causes, but if a Contract, Plea, or Quarrel were made or done upon the Sea concerning any Terrene Cause, or matters concerning businesses of the County, a Prohibition might be granted. Now it may seem worthy of Consideration, whether any Reason can be shewed why the Courts of Common Law ought to have cognizance of Contracts, Pleas, and Quarrels which concern Terrene Causes, or Matters concerning businesses of the County, made or done upon the Sea; Yet if Contracts, Pleas, or Quarrels, which concern Marine Causes, or Matters belonging to the Sea, be made or done within the Bodies of Counties, the Admiral ought not to have the like Cognizance; And if no reason thereof can be shewed, how according to the general Rule which Sir Edward Coke delivers touching the Construction of Statutes, the common Interpretation which is made of that of the 15. of Richard 2. Chap. 3. by which Contracts, Pleas, and Quarrels arising within the Bodies of Counties, are extended to Contracts, Pleas, or Quarrels relating to Marine affairs, can be justified, the reason of the Rule being, *Cum Ratio sit anima Legis, non videtur Legislator id sensisse, quod ratione caret, etiamsi Verborum generalitas, prima facie aliter suadeat.*

And that the place only, where a Contract is made or written, should alter or transfer the Jurisdiction to the Courts of Common Law, may seem very unreasonable, for the reasons following.

First, for that Contracts, Pleas, and Quarrels, being things incorporeal, or matters of right, may more properly be said to arise from that, from which they are caused, or occasioned, than from the place where they happen to be made, and so Contracts, Pleas, and Quarrels occasioned by the businesses of the County, may be said to arise within the Body of the County, and Contracts, Pleas, and Quarrels occasioned by the businesses of the Sea, may be said to arise from the Sea, in what places soever they happen to be made, or Written. So it is properly said, *Ex facto jus oritur, & actio oritur ex delicto.* Because the Law results from the fact,

fact, and the Action is occasioned by the fault. So where the Jurisdiction of the Admiral of France, is said to be, *pour le fait de la Mer*, Mr. Selden renders it in Latin, *ob causam aliquam à re maritima ortam*, and Salmatius (as before) saith, *usuræ propter pecuniam trajectitiam præstandæ maritimæ & nauticæ vocantur, etsi nummi in terris dantur.* Artic. 49.
De Usuris
c. 2.

Secondly, that the end of a Contract, being to have something performed, and Pleas and Quarrels are occasioned by the non-performance, or ill performance of the same, The place of performance is more considerable, than the place where the Contract was made, or written; So Ulpian a famous Roman Lawer saith, *Mulier exigere dotem illic debet, ubi maritus domicilium habet, non ubi instrumentum dotale conscriptum est, nec enim id genus contractus est, ut tam cum locum spectari oporteat, in quo instrumentum dotis actum est, quam locum domicilii, in quem mulier per conditionem matrimonii reditura erat.* When a Dowry is to be restored to a Wife, after her Husbands death or divorce, it is not to be estimated, according to the value of things where the instrument or deed of the Dowry was made, but according to the value of the place where the Dowry was to be made good, that is the place, where her Husband lived. l. exigere, D.
de Judiciis.

Thirdly, for that if the Question be whether a Maritime Contract were made or no, it may be determined by a Jury of the place, But if the Plea or Sute be (as most commonly it is) whether the Contract be performed, or not performed, it cannot be determined but upon proofs, made from the place of performance, of which the Vicinage to the place where the Contract was made, can take no notice, and therefore it is improbable that the Statute should intend that such Sutes should be tried, discussed, and determined only by the Courts and course of Common Law.

Fourthly, the Common Law is not so strict, but that according to the nature of the business, it allows Jurisdiction to other Courts; For although Promises and Contracts of money, are generally Pleadable in the Courts of Common Law, yet as Bracton writes, *causæ de rebus promissis ob causam matrimonii, in foro Ecclesiastico terminari debent, quia cuius juris, id, jurisdictionis, est principale, ejusdem erit accessorium;* And in another place he gives a reason for the same, *quia semper videndum propter quid aliquid sit, vel promittatur.* And again, although Sutes touching Tenures and Services belong to the same Courts of Common Law, yet Littleton shews, That if Tenants in Frank Almain, fail to perform divine Service, the Lord may complain thereof to the Ordinary; and Sir Edward Coke in his Comment thereupon observes, that the Law doth appoint every thing to be done, by those to whose Office it properly appertaineth, and so saith he, the Lord hath remedy for his Divine Service (albeit it issue out of temporal Lands) in foro Ecclesiastico, by the Ecclesiastical Court. And certainly if what constructions are made of the Law, were made of this Statute, it would be more easily admitted, That a Maritime Contract, although made, or written within the County, should be tried before the Judge of the Admiralty, whose Office it is to determine Maritime causes. Donatio in
Matrimonio.
Sect. 136.

Thirdly, For the better discerning of the meaning of this Statute, it is offered to consideration what hath been the sense of Parliaments in preceding and subsequent Statutes; as first in the Statute of the Staple made in the 27 of Edw. the 3. in 3 Chap. where it is declared, *That the Mayors and Constables of the Staple, shall have Jurisdiction and Consuance within the Towns where the Staple shall be, of all manner of things touching the Staple, which shall be ruled by the Law Merchant, and not by the Common Law of the Land, nor by the usage of Cities, Burroughs, or other Towns, &c.* So that all manner of Contracts and Covenants made betwix Merchant, and Merchant or other, where one party is a Merchant, whether the Contract be made within the Staple, or without, the Plaintiff may sue his action or Quarrel before the Justices of the Staple by the Law of the Staple, unless he make choice to sue in some other place of the Common Law; from which may be observed, First, That the Merchants businesses, by the Judgment of the Parliament, were held fitter to be regulated by a special Law, viz. the Law-merchant, than by the common Laws or Customes of the Countries. Secondly, That where Contracts or Covenants did

concern Merchandize, or matters belonging to the Staple, it was not thought considerable, to point of Jurisdiction, whether the Contract or Covenant were made within or without the precincts of the Staple.

The subsequent Statutes are that of the 32 of *Hen. 8. chap. 14.* which declares that the Court of Admiralty may hold plea of Charter-parties; and that of the 43 of *Elizabeth, Chap. 12.* which hinders the Courts of Common Law from meddling with Policies of Assurance, which two things are the main matters endeavoured to be maintained by the Statute of the 15 of *Rich. the 2.* to belong to the Conusance of the Courts of Common Law, because they are usually made at Land, within the bodies of Counties.

The Statute of the 32 of *Hen. 8. Chap. 14.* prohibiting the employment of Foreign Ships, ordained, concerning the Shipping of this Kingdom, *That the Owners, or Masters make their departure from the Port of London, after the Freight, or Lading of the Ship, as soon as wind and weather will serve, according to the Charter-party made betwixt the Owner, or Master, and the Merchants, without protracting of time, and also that they, and every of them to his power, shall see and provide that all Wares and Merchandises, which shall be by the said Merchants, and their Servants brought into any Ship or Vessel, shall be honestly and in good order saved and kept; Provided always, that if any Merchant-stranger, or other, find himself grieved, or damnified, by negligent keeping of his Wares, or Merchandises, or by long delaying, or protracting of time, in making of the Voyage, by the said Owner, his Master, or any of the Mariners of the said Ship, otherwise than shall be agreed in, or by the said Charter-party, not having been letten by wind or weather, he shall and may have his remedy by way of complaint, before the Lord Admiral of England for the time being, his Lieutenant, or Deputy, against the said Owners or Masters, who shall or may summarily, and without delay take such order therein, as shall be thought to their discretions most convenient; and according to right and justice in that behalf.* It is true, that the Cases exprest, are for the Merchants to recover Satisfaction for delay, or damage done to their Goods, according to the Charter-party from the Owners, and Masters of Ships; and it were very unreasonable, if the Master or Owner having duely performed their Voyage, might not seek the like remedy before the same Judge against the Merchants, not observing the Charter-party, either in not Lading their Goods within the time appointed, or not paying the Freight according to agreement in the same contained and exprest, the causes being *hinc inde* reciprocal, and it being sometimes held an absurdity, *Illud quod in uno eodemque judicio terminari potest, apud diversos Judices ventilari.*

The Statute of the 43 of *Elizabeth, Chap. 12.* declares, *That whereas differences growing upon Policies of Assurance had been ordered by discreet Merchants, approved by the Lord Mayor, who did speedily decide those Causes, until that of late years, divers persons did withdraw themselves from that arbitrary course, and have sought to draw the parties assured, to seek their monies of every several assurers by Sutes commenced in her Majesties Courts, to their great charges, and delay, thereupon it was enacted, that a Commission should be granted, giving power to certain Commissioners (the first whereof is the Judge of the Admiralty) to order and decree such Causes, in a brief and summary course, without formalities of pleadings and proceedings.* Malines affirms, that he amongst others, was one who upon experience of the great inconveniences which followed upon the drawing of those Causes, to the Courts of Common Law, solicited the Parliament to pass that Act.

The Legal authorities which may be conceived to be intended to debar the Admiral from the Conusance of Contracts, and Writings made at Land, touching things to be performed at Sea, or such as shew that since the making of the Statute of the 15 of *Rich. 2. Chap. 3.* and not before, the Courts of Common Law have admitted, and held Pleas of Charter-parties, of Policies of Assurance, and declared something concerning Mariners wages. Touching Charter-parties, it is shewed first, that in the 31 of *Hen. 6.* an Action was brought upon the Statute, of double damages, by *William Hore* against *Jeffery Unton*, who had sued the said *Hore* in the

the Admiralty for Fourſcore pounds upon a Charter-party of Freightment of a Ship of the ſaid Jeffryes, imployed to go towards *Iſland*, in regard, *Contractus ille apud novam Sarum infra Corpus Comitatus, & non ſuper altum mare factus, & junctus fuit*; whereupon damages were aſſeſſed againſt the Defendant to an hundred Marks, and coſts to 40 l.

Again, that in the 28 of *Elizabeth*, in the Kings-Bench, upon a Charter-party, by a Deed indented which was made at *Thetford*, in the County of *Norfolk*, *Evangelist Constantine* ſued *Hugh Glynn*, for the breach of Covenant, in not ſtaying at *Muttrel* in *Spain*, ſo many days as were limited by the Covenant, whereupon he was condemned in 500 l. and in arreſt of Judgment it being ſhewed, That the iſſue did ariſe out of a place in a Foreign Kingdom from whence no Jury by twelve Men might be had, and that therefore the Tryal was not ſufficient, *Sir Chriſtopher Wray*, and the whole Bench reſolved, that the Plaintiff ſhould recover 500 l. beſides the coſts and damages, becauſe the Charter-party was made at *Thetford* within the Realm.

Concerning Policies of Aſſurance, That in the 38 of *Hen. 8.* in a Caſe betwixt *Crane* and *Bell*, touching a promiſe made at *Dartmouth*, That the Ship ſhould paſs without taking, which was afterwards ſurprized by the *Spaniard* upon the high Sea, it was held not determinable in the Admiralty, for although the taking were upon the Sea, yet the promiſe was upon the Land.

Again, that in the 36 of *Elizabeth*, an Action of the Caſe was brought in the Kings-Bench upon an Aſſumpſit, from a Policy of Aſſurance, where it was undertaken, That a Ship ſhould ſail ſafely from *Melcomb Regis* to *Abbevil* in *France*, the Ship being Arreſted by the *French King* in the River of *Somme*, in the Realm of *France*, and the matter was there adjudged: To which may be added what *Sir Edw. Coke* delivers for Law in *Dowdales Caſe*, *Cum combien le contract comme le performance, &c.* when as well the Contract as the performance of it, is wholly done beyond the Sea, and it ſo appears, the Tryal fails at the Common Law: But here, ſaith he, the Aſſumpſit was made at *London*, which is the ground and foundation of the Action, and therefore the Tryal of neceſſity ſhall be there, or otherwiſe it ſhall not be tryed at all; and the Arreſt which is the Iſſue, is not the ground of the Action, but the Aſſumpſit, &c.

Touching Mariners wages is, that of the Book of 48 of *Edw. 3.* where it is ſaid, That if a Mariner make a Covenant with one to ſerve in a Ship on the Sea, yet if his wages be not paid they ſhall be demanded in that Court, by the Common Law, *Nemy per ley Mariner.*

To theſe Authorities it may be replied, in general, but the laſt, are grounded upon the commonly received ſenſe of the Statute of the 15. *Rich. 2.* that the Contract doth riſe only there, where it is made or written, without any reſpect to the nature of the buſineſs, and the occaſion thereof, from whence in truth it doth more properly ariſe; And whereas other Acts of Parliament have in ſome ſpecial points ordained and declared otherwiſe, it may be hoped that it may not be held a Crime unexcusable, if a Man ſhould doubt of the reaſonableneſs of thoſe Authorities.

Touching the Particulars, As Firſt of the 31. of *Henry 6.* betwixt *Hore* and *Un-ton*, wherein double Damages were given for ſuing in the Admiralty Court upon a Charter-party, it is ſaid, that the Sute was upon a Charter-party of Freightment, Fourſcore pounds, It doth not appear it was for the freight of the Ship, although it be moſt probable; and if it were ſo, why the Maſter of the Ship ſhould not as well ſue for his Freight, by virtue of the Statute of the 32. of *Hen. 8.* as the Merchant by virtue of the ſame Statute, might ſue in the Admiralty for damage done to his Goods aboard a Ship, contrary to the Charter-party, without any reſpect to the place where it was made? if no reaſon can be ſhewed, that Judgment may be thought not to have been grounded ſo much upon Reaſon as it was upon the common received Opinion of the meaning of that Statute, as it is therein related, *quia contractus ille apud novam Sarum, factus & junctus fuit.* Touching that of the 28. of *Elizabeth*, whereby

whereby *Glynn* was condemned to *Constantine* for breach of Covenant, in a Charter-party, in the sum of 500 l. it seems a Case far more reasonable, though something grievous, because it is not denied, but that a Sute upon a Charter-party may be commenced at the Common Law, upon a penalty, as it seems that was for breach of Covenant, in not staying at *Madriff*, so many days as were limited by the Charter-party, Only that is thought no concluding argument, against a Sute in the Admiralty for Freight grounded on a Charter-party; But whereas when in the Arrest of Judgment, it was alledged that the Tryal was not sufficient, because the the Issue did arise out of a place in a Foreign Kingdom, from whence no Jury, by Twelve Men might be had, Sir *Edward Coke* says, that Sir *Christopher Wray* and the whole Bench resolved, That the Plaintiff should recover cost and damages, because the Charter-party was made at *Thetford* in *Norfolk*, within the Realm, it is as much as if Sir *Edward Coke* had said, that whether the suggestion in the Issue, were true or false, tryed by a competent, or incompetent Jury; yet if the Sute were brought upon a Charter-party, the Conusance thereof did belong to the Common Law, and whether the former Judges, had proceeded well or not, was not material; so that what is premised formerly touching Judgments and judicial Acts, in the first Chap. may from this Case be excused.

And as touching the infinite Prohibitions granted upon Sutes commenced in the Admiralty concerning Charter-parties, there may be something declared and made appear reasonable hereafter, in another place.

As to the instances of Policies of Assurance held tryable at the Common Law, although by the Statute of the 43. of *Elizabeth*, it hath been shewed, that the Proceedings in those Causes at the Common Law, were altogether inconvenient to the Kingdom; yet in regard Sir *Edward Coke's* Reasons in *Dowdales* Case for the maintaining of Proceedings in such businesses, may be applyed to other matters, to the prejudice of the Admiralty-Jurisdiction, something may be observed concerning the same, in Sir *Edward Coke's* Reasons; As first, That the Assumpsit is the ground and foundation of the Action; and that the Arrest, or Imbargo in that Case had been no ground of an Action, if there had been no Assumpsit, neither could the Assumpsit have produc'd an Action, if there had not been an Arrest. But what was the nearest and immediate ground of the Action? without doubt, the Arrest, and what was chiefly in question? not the Assumpsit, for it was taken for granted, that that was done in *London*; but it was the Arrest, which (as it was declared) was in Issue; And it is likely that the Common Law which intended a Tryal of the Vicinage, intended it of the thing or matter which was in Issue, to be tryed. But he further argues, That the Tryal must be of necessity where the Assumpsit is made, for otherwise there could have been no Tryal at the Common Law, which might have favour'd of some reason, If possibly there could have been no Tryal in any other Court; but the Cause being Maritime, and amongst Merchants, it might more properly have been tryed in the Admiralty or in the Assurance-Court, without a Jury or Tryal of Twelve Men, by Witnesses, as *Fortescue* acknowledeth.

Thirdly, touching that of the Book of 48. of *Edward* the 3. where it is said, That if a Mariner make Covenant only to serve in a Ship on the Sea, yet if the wages be not paid, they shall be demanded in that Court by Common Law, not by the Law Mariner, the occasion was, that an Action of Debt being brought at the Common Law, upon an Obligation dated at *Harflet* in *Kent*, whereas in truth it was made in *Normandy*, and the consideration was Service done in War in *France*, thereupon one of the Judges said, That the sum demanded growing due for Service done in War, the Cause ought to be tryed in the Constable and Marshals-Court; Another (as it seems willing to retain the Cause) said that he hired a Man to go in a message to *Rome*, although the Service were done in another Realm, yet what was due by covenant, might be recovered in that Court; Another said, if a Mariner make a Covenant with one to serve in a Ship on the Sea, yet if his wages be not paid, they shall be demanded by the Common Law, &c. So that it is plain it was not

not a Resolution of the Court, but a *fait dic*, as they say, and one Man's opinion by way of argument to another purpose; And the ground thereof might be, that if it were in Issue whether such a Covenant were made, it might be tryed at the Common Law, but it doth not conclude but that if the Question were, whether the service in the Ship were performed on the Sea, it might more properly be tryed in the Admiralty Court.

For confirmation on this point.

First, To the 4th Request of the Judge of the Admiralty to the Lord Chief Justice of the Kings-Bench, *May, 12. 1575. viz.* That the Judge of the Admiralty may have and enjoy the knowledge of the breach Charter-parties made between Masters of Ships and Merchants for Voyages to be made to the parts beyond the Sea, according as it hath been accustomed time out of mind, and according to the good meaning of the Statute of 32. Hen. 8. chap. 14. though the same Charter-parties be made within the Realm; The Answer is, *This is agreed upon for things to be performed upon, or beyond the Seas, though the Charter-party be made upon the Land, by the Statute of 32 Hen. 8. chap. 14.*

Secondly, it was agreed unto by all the Judges and Attorney-General before the King and his Counsel, *That if a Sute be before the Admiral, for Freight or Mariners wages, or for breach of Charter-parties for Voyages to be made beyond the Sea, although the Charter-parties happen to be made within the Realm, and although the money be payable within the Realm, so as the penalty be not demanded, a Prohibition is not to be granted. But if the Sute be for the penalty, or if the Question be made whether the Charter-party were made or not, or whether the party did release, it is to be tryed by the King's Court at Westminster; So that at first it be denied upon Oath that a Charter-party was made, or a denial upon Oath tendred, to which it may be added, that it was there further agreed, That if Sute shall be made in the Court of Admiralty, for building, amending, saving, or necessary victualling of a Ship, against the Ship it self, and not against any party by Name, but such as for his interest makes himself a party, no Prohibition is to be granted, though this be done within the Realm.*

A S S E R T

ASSERT. VI.

That the Admiral of England may hold Conusance of things done in Ports, and Navigable Rivers, as touching Damages done to Persons, Ships, and Goods, Annoyances of the Publick-passage, and unlawful Fishing.

l. 39. D. de
verb. signif.

First, it is apparent that Ports, and Navigable Rivers, are places where Maritime businesses and causes of Difference concerning the same, may happen, as well as on the main Sea it self, and in truth are more proper for such affairs, than for any ordinary businesses of the Land, *Portus* (saith Ulpian) *est locus conclusus quo importantur merces & exportantur*, and importation and exportation of Goods, do chiefly concern Navigation, and Merchants affairs.

De Dominio
Maris lib. 2.
cap. 18.

Secondly, *Flumina navigabilia*, that is Navigable Rivers, are of the same condition and use, and it is allowed by the Common Law, that every Water which flows and reflows, is an Arm of the Sea; and Mr. Selden maintains that Navigable Rivers are in the King's special Dominion and Protection, and under the King, within the Jurisdiction of the Admiral: For he shewing the difference betwixt the Admiral of France, and the Admiral of England, saith, the Government of Rivers, which are in the Dominion of the King of France, belongs not to the Admiral of France, but to the special Jurisdiction of those who are called the Presidents or Masters of the Waters, and Forests: For the Publick Rivers, as he affirms, within the limits of that Kingdom, belong wholly to another Office, and not to that of the Admiral, as it doth to the Admiral of England.

Thirdly, it is evident by the Judgments of Oleron, established for Law in the Admiralty of England, That many causes are resolved concerning Damages done by one Ship to another, sailing in the River, and for falling foul one upon another in the Port or Harbour, as also for loss done to Merchants Goods in the Ports of discharge by miscarriage in the unloading, by reason of unfit coardage and tackling. It may likewise be shewed out of the Inquisition taken at *Quinborough*, that many things done in Ports and Navigable Rivers, are within the Jurisdiction of the Admiralty, as Ship-wrights taking excessive wages, removing of Anchors, cutting of Buoy-ropes, and taking Salmon at unseasonable times, the using of unlawful Nets, the spoiling of Beds of Oysters, the dregging for Oysters and Mussels at unseasonable times, and divers other matters. Against the Admirals Jurisdiction in this respect are pretended likewise Statutes, Book-cases, Judicial Acts, &c. by which it is endeavoured to be proved, That the Admirals Jurisdiction is confined only to the high Sea, and wholly excluded from things done in Ports and Navigable Rivers, which are said to be within the bodies of the Counties of the Realm. The first Statute is that of 15. Richard 2. which declares, that the Court of Admiralty hath no manner of Conusance, Power, or Jurisdiction of any Contract, &c. or any other thing rising within the Bodies of Counties, either by Land or by Water; which latter part is so General, and uncertain, that according to the general rule delivered by Sir Edward Coke, before-mentioned, *lex generaliter loquens restringenda est*, &c. for by the general understanding of it, as it is most generally understood by the Professors of the Common Law, it doth not only debar the Admiral from the Conusance of those causes, which he is supposed to have encroached to the prejudice of the Courts of Common Law, but also from the conusance of those things, which they

they were wont, or ought to have of right, contrary to express meaning of the Preamble of that Statute, as all those Causes which before this Statute did belong to the Admiral by the Roll of *Oleron*, and the Inquisition at *Quinborough*.

But it may reasonably and probably be conceived, that the Statute intending to restrain the Admirals Jurisdiction, intended by the words, *Other things in general*, such things, about which Actions and Sutes at the Common Law might arise, And having before mentioned Contracts, Pleas, and Quarrels, wherein private persons might have an interest by way of personal Actions, did afterwards add *other things arising within the Bodies of Counties*, intending thereby publick offences, and such as are against the Crown, as Treason, Murther, Manslaughter, Mayhemes, Robbery, Trespasses, *vi & armies*, and the like, which interpretation, First is agreeable to the Preamble, which mentions encroachments upon the Jurisdiction, &c. pertaining to the King. Secondly, because the Statute ordaining that such things shall be tryed, discussed, and determined by the Laws of the Land, and not before the Admiral; seems to intend things, which might be tried either way, as Offences of that Nature, which done on the Sea, might have been tried before the Admiral, and being done on the Land were to be tried in the Courts of Common Law. Thirdly, because the reservation in the conclusion of the Statute Provides, that nevertheless of the Death of man, or Mayheme done in great Ships, being, and hovering in the main stream beneath the Bridges next to the Sea, the Admiral shall have Conusance, which being in the nature of an Exception, implies, that the things before mentioned in general, were to be understood of Offences, or matters of the same nature, and condition.

Sir Edward Coke where he cites the Statute of 15. Rich. 2. notes, that it was to be observed, how curious the makers of it were, to exclude the Admiral from all manner of Jurisdiction, within any Water which lyeth within any County of the Realm; but if his words be considered, his curiosity goes far beyond them, for whereas the words of the Statute Anciently and generally have been received, only beneath the Bridges next or nigh the Sea, he renders it only beneath *the Points of the same Rivers*, The French word *Points*, being easily turned into *Points*, which Criticism might have the better passed, if it might be known what were meant by *Points of Rivers*; we understand by *Points of Land*, some extreme parts or ends, which in respect of the rest, are of a more accute figure, but Rivers towards the Sea, (which way the Criticism looks) grow broader, or wider, far from any Angular acuteness; Again, we commonly say above, or beneath the Bridge; but if we speak of the extremities, we say behither or beyond, within or without the Lands end; besides, whereas the words in that place are Ships riding in the main Stream of Navigable Rivers, it may be doubted where that main Stream can be found beneath the points of the River.

The former reading of the Statute, viz. *beneath the Bridges*, is agreeable to an ancient Edition of the Statutes at large Printed 1543. above a hundred years since; so *Rastals* Abridgment, and *Poultons* Collection of the Statutes, and is so received by *Crompton* in his Jurisdiction of Courts, where he writes of the Admiralty, according to the Statutes. It is further confirmed by a Manuscript Copy of the Statutes in French, in the Library of *Merton College* in *Oxford*, in which are these words, *Ni me meyns de mort de omme, & de mayheme, engrosses neifs, estants & overantes, amy le haut sfo des grosses reviers tant seculament, par-avali des points, des mesmes les riviers, & L'n Admiral conusance.*

The second Statute that may be applied to this purpose is that of 5 Elizabeth, Chap. 5. which relating to divers things made offences by that Statute, ordains, that all and every of the said offences done on the main Sea, or Coasts of the Sea, being no part of the bodies of any Counties of the Realm, and without the Precinct, Liberty and Jurisdiction of the Cinque Ports, and out of any Haven or Pier, shall be determined by the Lord Admiral.

Touching this Statute it may be observed, That the end thereof was according to the

the Title, for the maintenance of the Navy, and as for a mean to that end, for the imploying of *English* Shipping, especially for the bringing in of Fish, for which purpose it provides, That Wednesdays should be held Fish Days; That none shall demand toll of Fish brought in Subjects Ships; That no Herring unsalted should be bought out of strangers bottoms; besides, that no Wares should be carryed from Port to Port; and that no Wine, nor Woad shall be brought in but in *English* Ships, of which busineses it might be more fit for the Officers of Corporate Sea-Towns to enquire, than for the Admiral, which the Parliament understanding, might without prejudice to his Jurisdiction in other matters except from him touching offences of that kind, the enquiry within Havens and Piers.

Besides, whereas Sir *Edward Coke* recites the words, *That all such Offences shall be tried before the Admiral*; the words of the Statute are, *before the Lord Admiral of England, or his Lieutenant or Deputy or Deputies, and other Justices of Oyer and Terminer, according to the Statute of the 28 Hen. 8. for Causes of Piracy*. So that it concerns not the Admiral in his ordinary capacity, but as he is chief in that Commission. And whereas Sir *Edw. Coke* from this concludes, *That by the Judgment of the whole Parliament, the Jurisdiction of the Admiral is wholly confined to the Sea, and Coasts of the Sea, being no parcel of the County, how strongly soever he conceives it, under favour it is no good Argument, to infer from these new created offences, of which he is to enquire in an extraordinary way, that he hath no Jurisdiction in other matters, which did formerly belong unto him, especially touching Navigable Rivers, of which in this Statute there is no mention, nor exception.*

Moreover, whereas the Judgment of the Parliament in this Statute is so confidently urged for the limiting of the Admirals Jurisdiction, it is desired, that to the points in question, two other Statutes, the one long subsequent to that of *Rich. 2.* the other not long preceding that of the 5. of *Queen Elizabeth*, may be taken into consideration.

The first is that of 28 *Hen. 8. Chap. 15.* concerning the Tryal of Piracies, and other crimes committed within the Admirals Jurisdiction, wherein it is declared, *That all Treasons, Felonies, Murthers, Robberies, Confederacies committed in or upon the Sea, or in any other Haven, Creek or place, where the Admiral, or Admirals have, or pretend to have Jurisdiction, shall be enquired, tried, heard, or adjudged by the Admiral, and others appointed by the Kings Commission under the Great Seal, in such Shiers and places of the Realm as shall be limited in the Commission, as if any such offence had been committed upon the Land, &c.*

The end of this Statute was, that whereas Piracies, and other offences committed within the Jurisdiction of the Admiralty, were formerly tryed according to the Civil Law, and Offenders could be Convicted onely by Confession of the parties, and proofs by Witnesses, to reduce the Trial of the same to the course of the Common Law by a Jury of Twelve men; by which Statute, although the Manner of the Tryal of Offences were altered, yet the Limits of the Admirals Jurisdiction are allowed to extend not onely to the Sea, but to Havens, Creeks and places, where the Admiral, or Admirals have, or pretend to have Jurisdiction. And in the Commission of Oyer and Terminer grounded on that Statute, the places of Offences committed, to be heard and determined before the Admiral, and others, are thus described, *Tam in aut super mari, aut aliquo portu, rivo, Aqua dulci, Creca, seu loco quocunque infra fluxum maris ad plenitudinem, a quibuscunque primis pontibus versus mare, quam super littus maris, & alibi ubicunque infra jurisdictionem nostram Maritimam, aut limites Admiralitatis Regni, nostri, & Dominiorum nostrorum*: By which words, not onely power is given to hear and determine Offences in those places; but it is likewise declared that those places do belong to His Majesties Maritime Jurisdiction, and of his Admiralty.

The second Statute is that of the first of *Elizabeth, Chap. 17.* made for the preservation of Spawn and fry of Fish, and the remedies thereof, being provided, it is ordained, *That the Lord Admiral of England, and the Lord Mayor of London for*

the time being, and all and every other, which lawfully have, or ought to have any conservation, or preservation of any Rivers, Streams or Waters, shall have power to enquire according to that Act, which plainly shews, that the Parliament then conceived, that the Admiral of England had power and Jurisdiction to some purposes in Rivers and Streams, salt and fresh, otherwise, he had not been named in the first place, amongst those who had right of conversation of the same.

The Jurisdiction of the Admiralty as to publick offences and causes criminal since the Statute of 15 Rich. 2. hath been so well settled by the Statute of 28 Hen. 8, that there can be little occasion of difference touching those matters betwixt the Courts of the Common Law, and the Court of Admiralty; yet Sir Edward Coke having unnecessarily collected many other legal Authorities which may be applied to maintain that by the Common Law the Admirals Jurisdiction did not extend to Ports and Navigable Rivers, it may not be amiss to examine the grounds and weight of the chiefest of them, which may be reduced to two heads; First, such as shew that Havens and Navigable Rivers are within the bodies of Counties, and that the Common Law hath held plea of things done in them. Secondly, That the Courts of common Law have punished such as have sued in the Admiralty Court, for things done in Ports and Navigable Rivers.

Touching the first, these Authorities might be intended.

First, That in the time of Edw. the first, a Replevin was brought for the taking of a Ship on the Coasts of Scarborough in the Sea, and carrying her into the County of N. The Defendant although he pleaded that the thing was done on the Sea, was over-ruled to answer, from whence amongst other things Sir Edw. Coke makes a special Observation, That when the taking of a thing is partly on the Sea, and partly on the Land, the Common Law shall have the Jurisdiction.

Secondly, That in the time of Edw. 2. It was held, That where one may see what is done on one part of the Water, and on the other, it was held no part of the Sea, and that the Coroner shall exercise his Office in this case, and of this the Country may have knowledge.

Thirdly, That in the 43 of Edw. the Third, sixty Acres of Marsh ground over which the Sea did flow and reflow, were adjudged parcel of the Mannor of Brancaster, belonging to the Abbot of Ramsey, and by consequence were within the body of the County to the low Water mark.

Fourthly, That in the 46 of Edw. 3. an Action of Trespass being brought in the Kings Court against certain Persons of Hull, for taking a Ship in the Haven of the Town, the Mayor and Bailiffs demanded Conusance by Charter of the King, by which it is granted, that the Citizens and Burgeses of Hull, should not be impleaded, *Alibi de transgressionibus infra Burgum, quam infra Burgum*, which was allowed, and the Haven lying within the Burrough, by consequence was within the County.

How far these Authorities conduce to the proof of the head proposed, may be doubted, but as to the ground of the head it self, which is so much insisted on, That where the Courts of Common Law have Conusance, the Court of Admiralty can have no Jurisdiction, under favour it is sufficient, for in the same place several Courts to several purposes may have distinct Jurisdictions, Robberies and divers other Offences committed in Forrests, are Prosecuted before the ordinary Justices, and yet the Justice in Eyre concerning vert, Venison and other things retains his special Jurisdiction. In France as Sanction Writes, the Lords of Mannors adjoyning to Navigable Rivers, have several Rights of Fishing, and other commodities, by the Kings grant or by Prescription, and if they be disturbed they may have their remedies, in the Ordinary Courts of Justice, but as touching the free use of the Rivers in respect of Navigation, and that which concerns the Publique, the special Officers called the Masters of the Waters, (whose Authority in this Kingdom belongs unto the Admiral) have the charge thereof, and if any Impediments be given, or Annoyances done in those respects, it belongs to their Jurisdiction and power to reform the same.

cap. 32. p. 31.

Touching the particulars, and first of that of the Replevin in the time of *Edw. 1.* concerning a Ship taken in the Sea, and brought into a River, and the Defendants being over-ruled to Answer, the Reason was, as *Berry* the Chief Justice said, because the King would have the Peace kept, as well by Sea, as by Land, *Mr. Selden* in his Notes upon *Fortescue*, recites the case more fully and gives another Reason, viz. That *William Crake de Holtham* was Summoned to Answer a complaint of *Robert de Beause*, for taking away a Ship of the value of 40*l.* on the Sea, near *Scarborough*, to which it was pleaded by the Counsel, that the Plaintiff did count or declare of a thing taken on the Sea, out of any County, so that if the matter were put in issue before the County, it could not be resolved what Sheriff should Summon the Country, and that the Admiral was appointed by the King to hear and determine Sutes of things done on the Sea, &c. Whereunto *Berry* Chief Justice of the Common Pleas Answered, we have a general Power throughout all *England*, but of the Power of the Admirals of which you speak, we know nothing, neither will we Assign our Power to them without Commandment from the King, touching which you shew nothing; *Haward* said, The place is so near, that if a man had killed one there, he should have been taken, and brought to the Land, and Hanged, as well as if the Fact had been committed on the Land; *Mettingam* said more, we tell you that we have power of things done on the Sea, as upon the Land, and therefore we order you to answer; The Reason which *Mr. Selden* gives, was because in those times the Common Law had Consuance of things done on the British Sea within the view of the Land, although afterwards it kept its limits, *infra corpus comitatus*, Leaving the Sea wholly to the Admiral; So that according to the Verse, sometimes applyed by *Sir Edward Coke*, *Judicis officium est, ut res ita tempora rerum Querere*, the Case adjudged in the time of *Edw. 1.* can be no president for subsequent times, when the Admiralty Jurisdiction was better settled; and so it falls out with *Sir Edw. Coke's* Observation upon that Case, viz. That when the taking of a thing is partly in the Sea, and partly in a River, within the County, the Common Law shall have the Jurisdiction, because that in latter times, it hath been resolved otherwise, as in the Mayor of *Harwich* his Case, which was, That the Vice-Admiral of *England* having seized a Mast floating on the Sea, caused certain Fisher-men to draw it to shore at *Harwich* in *Suffolk*, where the Mayor then claiming Admiralty Jurisdiction, likewise seized it, for which he being sued in the Admiralty Court of *England*, moved for a Prohibition; but the Judges were of Opinion that it did belong to the Admiral of *England*, and denied a Prohibition, because the seizure at Sea, and drawing to shore at *Harwich* was one continued Act; and therefore the drawing it to shore at *Harwich*, gave no right to the Mayor of *Harwich*. The like may be gathered from a Resolution in *communi banco*, 40 *Eliza.* viz. An Inhabitant of *Plymouth*, being Owner of a Ship, joyned in the Furnishing and Victualling her, and sent her to Sea, in which imployment the Captain of the Ship by Piracy took a *French-mans* Ship Laden with Salt, and brought her into *Plymouth*, and sold his Salt to the Owner; whereupon the *French-men* sued the *Plymouth-man* being Owner, in the Admiralty Court, for the Ships goods, and upon suggestion that part of the wrong was done upon the Land, a Prohibition was awarded, but after a long debate, a Consultation was granted, because the first wrong was done upon the Sea.

Lib. 2. c. 14.
p. 188.

Secondly, Touching the Coroners Exercising his Office (in the time of *Edw. 2.*) in an Arm of the Sea, where one might see what was done on one side, and on the other; whereupon *Stanford* concludes that by the Common Law, before the Statute of the 2 *Hen. 4.* (or rather of 15 of *Rich. 2.*) the Admiral had no Jurisdiction, but on the high Sea, which onely Authority, saith *Sir Edward Coke*, was sufficient to over-rule all Questions. It may be observed what was delivered in the precedent Case, concerning those times; and it may be further noted what *Mr. Selden* Writes of the power and Authority of the Sheriffs in those times, *Seculus priscus antequam summorum Admirallorum autoritas, &c.* In ancient times before the

the Authority of the high Admirals of England was sufficiently Established by our Kings, and so distinguished, that the Government of the Sea did wholly belong unto them, the Sheriffs had some Authority in the Sea adjoining to the County, which did appear in that they did execute the Kings Precepts upon the Sea, and convey the Kings Ships from one Port to another, through the Seas, which was done about the time of Hen. the 3. and of Edw. the 1. but in subsequent times, it was never heard of, postquam omnimoda Maris custodia, &c. after that all manner of guarding the Sea, &c. was by our Kings referred to the High Admiral, and to them only and their Deputies, which now belongs unto them by right unquestionable. In which times if the Coroner did Exercise his Office, where at this time he cannot, for the reason aforesaid, it may be granted, but no good Argument can be drawn from those times to the times following, when the Admiralty-Jurisdiction was better settled.

Thirdly, The Authority of the Marsh Grounds, over which the Sea did flow and reflow, adjudged to be within the Mannor of Brancaster in the time of Edw. 3. whence it is concluded to be within the County, is taken up by Sir Edw. Coke upon the credit of Dyer: But Sergeant Callis in his Readings cites the Record in this manner, *Contra Abbot de Ramsey de quodam processu facto, versus dictum Abbot, ad ostendendum quare sexaginta acra Marisci in manum Domini Regis non debent seizari. Et Abbas respondet quod ipsa tenet Manerium de Brancaster quod scituatum est juxta Mare, & quod est ibidem Mariscus qui aliquando per Fluxum Maris minoratur, aliquando per Fluxum Mardo augetur, &c.* By which it is apparent, that those grounds were claimed by that King, as waste and floated grounds, and no parcel of the Mannor, which the Abbot did justifie, and howsoever they might be part of the County, yet they could not be places concerning which they might grow any Question of Jurisdiction, for although they were subject to flowing and reflowing of the Sea, yet they were not either fit for the Sayling, nor arriving of Ships; and admitting that some thing may be inferred from thence to prove that places where the Sea floweth may be within the bodies of Counties, yet it doth not wholly exclude the Admiral from having Jurisdiction, by Sir Edw. Cokes Learning, in Sir Henry Constables Case, where he sheweth, That it hath been resolved by the whole Court, that the soyl over which the Sea doth flow and reflow, *inter le High-water mark, and the Low-water mark*, the Land may be parcel of a Mannor of a Subject, and yet it was resolved, That when the Sea did flow *ad plenitudinem*, the Admiral should have Jurisdiction of any thing done upon the Water, betwixt the High-water mark, and the Low-water mark, by the ordinary and natural course of the Sea, and when the Sea doth reflow the Land may appertain to a subject, and then any thing done upon the Land shall be Tryed at the Common Law, for it is then parcel of the County, whereupon he makes an Observation, That beyond the Low-water mark the Admiral always hath Jurisdiction, and betwixt the High-water mark, and the Low-water mark, the Common Law, and the Admiralty have *divisum imperium* interchangeably, and why the same should not hold as well in Arms of the Sea, as in the open Sea, may deserve some consideration.

Fourthly, The allowance of the Common Law, of the Haven of Hull to be within the Burrough, in respect of an Action of Trespass determinable at the Common Law, for the Reasons before shewed in general, it doth not hinder but that in the same place if damage be done by one Ship to another, remedy may be given according to the Judgments in the Roll of Oleron, and so in respect of the place, though not of the cause, the Common Law, and the Admiralty may have *conjunctum imperium* occasionally.

Secondly, There remain those Authorities which shew that the Courts of Common Law have punished, and restrained such as have sued in the Admiralty for things done in Havens and Navigable Rivers, as by actions of double Damages, Premunires, and Prohibitions.

Touching the first it is related, That 6 Hen. 6. John Burton in the Common Pleas recovered against Bartholomew Putt, for double damages 1400 l. for that the

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said *Putt* had sued *Burton* in the Admiralty for entring and taking away three Ships with Merchandizes and Prisoners, with force of Arms, *Super Altum mare*, whereas the taking thereof was in the Haven of *Bristol*, *intra corpus Comitatus*.

Again, That the like Action 12 of *Henry 6.* was brought by *Robert Cupper*, against *John Reyner*, who had sued him in the Admiralty Court for entring his Ship in the Haven of *Tarmouth*, *infra Corpus Comitatus Norf.*

Secondly, concerning Premunires, it is said, That 38 of *Hen. 6.* one was brought by *John Cassy*, against *Richard Beauchamp*, and *Thomas Pounce*, for that they sued him in the Admiralty Court for taking away certain Jewels *super Altum mare*, whereas he took them *apud Stratford-Bow infra corpus Comitatus Middlesexia.*

Again, That in the 9 of *Hen. 7.* a Premunire was brought for a Sure in the Admiralty Court for taking and carrying away, *Quandam naviculam apud Horton Key, at South Lynn*, supposing the same to have been done *super altum mare*.

It cannot be denied but that these Authorities especially contain forcible Arguments, and fit to fright men from suing in the Admiralty Court, but how reasonable, it may be considered.

Touching the Action of double Damages, in the leading Case of *Burton* against *Put*, the point of Issue was (as it may be supposed) whether the thing done in the River of *Bristol*, were done within the Body of the County, and Eight Terms (as *Sir Edw. Coke* relates) were spent in deliberation of the Case, which argues that the Judges could not easily agree upon the same, and happily the Reason was, because the Statute of *Henry 4.* for double Damages, relates only to that of the 13 of *Richard the 2. chap. 5.* and the Action was layed upon that of the 15 *Richard the 2. chap. 3.* Touching things done within the Bodies of Counties, it being not proper to extend a penal Law from one Statute to another; and how rightly it was so adjudged, may be better considered; and it may be thought upon, why that being a leading Case, and having received so long deliberation, the Reasons of the Resolutions of the Judges are no way published.

It may be farther noted as to our purpose, that the taking of Ships in the Haven of *Bristol* was done with force of Arms, which made it more than an ordinary business, of which the Admiral claimeth the Consuance in such places, but was of the condition of those matters which belong unto him only upon the Sea; the other Cases of double Damages, for ought appears to the contrary, might be for matters of Trespass, committed likewise by Force and Arms.

Touching Premunires brought for suing in the Admiralty Court, *Sir Edw. Coke* saith, That they being brought upon the Statute of the 16 of *King Rich. 2.* for suing in *Curia Romana aut alibi*, are so evident, and of so dangerous a consequence, as no application shall be made thereof. And for the dangerous consequence it is most true, for that the penalty intended in that Statute extends to the Imprisonment of the Person during pleasure, and the loss of all his Goods, and of the profits of his Lands during Life; and for the application which he forbears, it may be conceived that his meaning was that the Admiral, or his Judge might be made liable thereunto; but for the Evidence that by *Curia Romana aut alibi*, the Court of Admiralty should be understood, under his favour it is not so clear; nor if the Statute be well considered, can it with any Reason be maintained; the word *Alibi*, or elsewhere in that Statute was in truth intended of *Avignon* in *France*, or some other place, to which the Pope and his Court in those times did usually remove; and that Statute being intended to exclude the Foreign Authority of the Pope, it might be thought necessary to debar the People of this Kingdom from having intercourse to the Popes Consistory, whether at *Rome* or any where else; and when the Popes Authority and his Laws were in force in this Kingdom, and no way depending upon the Crown, the word *Alibi*, or elsewhere, was held to extend to Bishops Courts, if they medled with Temporal Causes belonging to the Kings Courts, especially if they took upon them to reverse, or disparage

Judgments

Judgments given in the Courts of Common Law ; but how the word *Alibi* should be applied to the Kings Court of Admiralty, never relating to any Foreign Power, and proceeding onely by those Laws which are allowed by the King to be in force in that Court, it is a Mistery beyond any ordinary imagination. It may be further Noted, that although it be said that the two Premunures were brought upon such occasions, yet it doth not appear that any Judgement was given upon any of them.

Lastly, For confirmation and conclusion of this Point ; it may be added, that before the King and his Council it was likewise agreed unto by all the Judges, *That the Admiral may inquire of, and redress all Annoyances and Obstructions in Navigable Rivers beneath the first Bridges, that are any Impediment to Navigation and Passage to and from the Sea ; and also try all personal Contracts and Injuries done there which concern Navigation upon the Sea, and that no Prohibition is to be granted in such Cases.*

ASSERT,

A S S E R T. VII.

That the Admiral of England may hold Plea of Contracts, and other things done beyond the Sea, relating to Navigation and Trade by Sea.

B. b. p. 3. &
p. 157.

TO maintain that the Court of Admiralty may hold Plea of Contracts, and other things done beyond the Sea ; It is alledged, First, That by the Ordinance made by King Edward the First, and His Lords, at *Hastings*, which is extant in the Antient Book of Admiralty, it was Ordained that *Charum Contracti*, &c. That every Contract made between Merchant and Merchant, or betwixt Merchant and Mariner beyond the Sea, or within the flood-mark, shall be Tryed before the Admiral, and no ways else where.

P. I. c. 13.

Secondly, It may be taken into consideration, That such businesses amongst Merchants and Seamen, are to be determined according to the Civil Law, and equity thereof, as also according to the Customs and usages of the Sea ; Mr. Selden in his Notes upon *Fortescue*, observes out of *Bartolus*, *Quod in Curia mercatorum debet judicari ex æquo & bono, omittis juris solennitatibus*, which the Admiralty Judges may, and do Observe, but the Courts of Common Law hold they must do otherwise. *Malines* relates an instance of a Merchant-stranger, who having sold Commodities to three several Merchants of *London*, took one Bond of them all for the payment of 300 *l.* and one of them breaking, and being Imprisoned, he was contented to Compound with him for the fifth part of his Debt, or for 20 *l.* in lieu of a 100 *l.* conceiving him as a third party to be liable for no more ; and having received that sum, gave him a Release, and afterwards the two other parties neglecting to pay him their parts he was advised to Sue them at the Common Law, where he was given to understand, That if a man Release one of his Debtors, who is bound with others, by way of acquittance, they are all Released and acquitted thereby, which was contrary to the Rule of Equity, and that simplicity and just dealing which is expected amongst Merchants, which do not admit that a mans action should operate beyond his intention, and that a favour yeilded to one in necessity, should not extend further to his prejudice, in respect of those which were in better condition.

Thirdly, to the like purpose, it is observed, that in Contracts and Bargains, betwixt such Persons, those Solemnities are not required which are necessary in Deeds at the Common Law, as of Signing, Sealing and Delivering, to make their Bills and Obligations of force, and the bearers of such Bills according to the course of Merchants, shall be admitted to demand, and recover without Letters of Attorney.

P. I. c. 13.

Fourthly, It is considerable, that Instruments made beyond the Sea, have usually Clauses relating to the Civil Law, and to the Law of the Sea. *Malines* shews, That when two or three take up Money at Interest, and all bind themselves as Principals, generally according to the Civil Law and custome of Merchants, every Person is bound, but for his own part, and therefore, where it is intended, that for the better security, every man should be bound in *solidum*, in the Instrument of the Contract, there is a Declaration and Renunciation made of all Priviledges, and especially of those which are called, *Exceptio divisionis*, & *ordinis excussiones*, and *beneficii Epistolæ divi Adriani*. In *Wests* Presidents concerning Merchants Affairs, there are the like forms, as where a man obligat se hæredes & Executores suos, omnia bona mobilia &

§ *immobilia, præsentia & futura, tam ultra quam citra mare, ubicunq; existentia, renuncians omnibus & singulis exceptionibus, &c.* and amongst the rest he declares the form of a general Procurator to sue for Debts in a Foreign Country, wherein it is specified that power is given *ad Libelles, Petitiones, &c. articulos dandum, datisque respondendum, ad Lites contestandum, & de calumnia vitanda juramentum, in animam constituentium præstandum*; all which are as strange to the Law of this Land, as the places from whence they proceed.

Fifthly, For that, as *Fortescue* affirms, Contracts and Bargains made amongst strangers in another Realm, must be proved (otherways than in the Courts of Common Law) by Witnesses, which, saith he, cometh to pass, because in those parts there be no Neighbours, by whose Oaths Juries of Twelve Men may be made, as in Contracts and other cases arising within the Realm, is accustomed to be done.

To avoid the Admiral's Jurisdiction in holding Pleas of Contracts, or things done beyond the Sea, Sir *Edward Coke* affirms, That Bargains and Contracts so made, wherein the Courts of Common Law cannot administer Justice, did belong to the Constable and Marshall, for the Jurisdiction of the Admiral is wholly confined to the Sea, which is out of any County; Whence it may be gathered, That as to this point he intends for Authorities the Statutes of the 13th of *Richard* the Second, which sets forth the Jurisdiction both of the Constables and Marshals Court, as also of the Court of the Admiralty.

That concerning the Constable and Marshal, is as far from the purpose, as it was from Sir *Edward Coke's* Thought to give any addition of Power to that Court. The Act declares, *That to the Constable and Marshal it belongs to have Conusance of Contracts, and Deeds of Arms out of the Realm*; whence it is inferred, That therefore out of the Realm, the Admiral shall have no Conusance of Contracts, or matters concerning Navigation, and Trade: It may be better argued from the Act, That as the Parliament allowed to the Constable and Marshal, Jurisdiction in Causes of Arms, and War, arising both within and without the Realm, which cannot be determined by Common Law, so it did intend Causes of Navigation and Trade arising either within or beyond the Seas, to be tryed by the Admiral, The Nature and Quality of the business, more conducing to the point of Jurisdiction, than the Circumstances of the place where it happens; The Statute which allows the Admiral to meddle with things done upon the Sea, by Sir *Edward Coke's* leave, doth not confine his Jurisdiction to the Sea, in respect of any place beyond the Sea, It is rather pretended to debar him from meddling with things done within the Realm, which notwithstanding, it being formerly shewed, that the Admiral may hold plea of Maritime Causes arising from Contracts made within the Land, it may be less needful to labour to prove that it doth not hinder him from taking Conusance of Sutes concerning Navigation and Trade, arising from Contracts made and businesses done beyond the Sea.

The other Authorities which may be collected, to prove how the Admiral hath no Jurisdiction of things done beyond the Sea, are a Writ in the Register, and *Fitz Herbert*, and a number of Prohibitions.

That of the Register is, If Goods be taken from an English-man in *Spain*, or beyond the Sea, and the party cannot obtain Justice there, he shall have a Writ of the Sheriff to arrest the Bodies offenders, and to seize their Goods to the value, which proveth, saith Sir *Edward Coke*, that the Admiralty cannot hold Plea thereof, for that the party hath remedy at the Common Law; That Argument is as good, as if he had said, There lies a Writ of *Withernam* at the Common Law, therefore no Letters of Reprisals can be granted in the Admiralty. It stands with great reason, that if a Subject be spoiled of his Goods in another Realm, and can have no remedy there, that the party, or the Goods belonging to him, being found within the Jurisdiction of the Common Law, they should be made liable to satisfaction; And why should it be thought unreasonable, that upon the like occasion, if the party, or his Goods be found within the Jurisdiction of the Admiralty, the Sub-

ject should have remedy there? By this Authority concerns not Contract, or Bargains made beyond the Sea.

Besides, how far this Writ agrees with the Common Law, it may be considered, in regard, Mr. Selden writes, in *Tribunalibus nostri Juris Municipalis*, &c. in our Courts of Common Law, the Jurisdiction hath been ever held to be such, that according to the strict Laws antiently practis'd, an Action could not be brought upon a business, hapning elsewhere, than within the Kingdom, as for many Ages since it hath been held, that the Action ought to be rejected, unless the ground of it be arising for something done within the Body of a County: And Sir Edward Coke recites divers authorities, by which the same is maintain'd as agreeable to the Common Law. But this Law, he allows, where the things were totally done out of the Realm, and Implies, that it is otherwise, where the Contract is made one Realm, and the Performance ought to be in another, for then (says he) as to the present purpose of necessity, the Consuance must be where the Contract was made, for otherwise there can be no Tryal had at the Common Law, and that it is most reasonable that it should be so, because the Contract is the ground and foundation of the Debt; But now in case a Contract be made in *partibus exteris & transmarinis*, whereby payment or performance is to be made within the Realm, notwithstanding the Contract be the ground and foundation, yet the Jurisdiction follows the place of payment and performance, and no doubt for the same reason, because otherwise there could be no pretence for a Tryal at the Common Law, so that the Rule is framed to the building, and not the building to the Rule.

The last Argument is, That divers Prohibitions have been granted upon Sutes brought in the Admiralty, for things done in *partibus exteris & transmarinis*, and the first is as ancient as the 36th of Henry the Eighth. But upon what Contracts, businesses, or occasions those Sutes were grounded and commenced, it is not specified; And to conclude this point as the former, First, the third request of the Judge of the Admiralty in the year 1575. (*viz.*) That the Judge of the Admiralty according to such ancient Order made by King Edward the First, and his Council, and according to the Letters Patents of the Lord Admiral for the time being, and allowed of other Kings of this Land ever since, and by Custom time out of memory of Man, may have Cognition of all Contracts and other things arising as well beyond, as upon the Sea, without let or prohibition; The Answer is, *That it is agreed upon by the Lord Chief Justice and his Colleagues.*

Secondly, All the Judges before the King and his Council Octavo Caroli agreed, That if Sutes shall be commenced in the Court of Admiralty for Contracts made, or other things done beyond the Sea, or upon the Sea, no Prohibition is to be awarded.

Concerning the Concessions of the Judges of the Kings-Bench, and the Resolutions of all the Judges alledged for the Confirmation of the precedent Assertions, it may be noted, That touching the former, by them are intended certain Answers of the Chief Justice and other Judges of that Bench, to the Requests of the Judge of the Admiralty in the Year 1575. of which mention is made in the complaint of the Admiral, Objection 7. wherein it is set forth, That the Agreement made in Anno Dom. 1575. between the Judges of the Kings-Bench, and the Court of Admiralty, for the more quiet and certain Execution of Admiral-Jurisdiction, was not observed, to which Sir Edward Coke answers, that that supposed Agreement had not been delivered unto them, but having heard the same read before His Majesty (out of a Paper not subscribed with the hand of any Judge) they answer, that for so much thereof as differs from their present Answers, it was against the Laws and Statutes of the Realm, and therefore the Judges of the Kings-Bench never assented thereunto, as it is pretended, neither doth the phrase thereof agree with the Terms of the Laws of the Realm.

It is not probable that Dr. Dunn, then Judge of the Admiralty, would have produced such an Agreement to the Judges before the King, but that he had some ground

ground for the same, which being supposed, it may as well infer that those Concessions were agreeable to the Laws and Statutes of the Realm, because those Judges did assent unto them, as that they did not assent because they were not agreeable to the same; And it may as well be doubted, whether those things wherein those Answers at time did differ from the Resolutions of all the Judges in the 8th of King Charles, were agreeable to the Laws and Statutes of the Realm, as it is confidently affirm'd, that wherein those Concessions did differ from those Answers were against the same, wherein the phrase of the Requests and Answers is not agreeable to the terms of the Common Law, is not so much considerable, as how the matters therein contained may consist, both with Law and Equity; and to that end it may not be amiss to recite them, as they are extant in several Manuscripts in which are collected things of those times remarkable, both concerning the Ecclesiastical Courts, and the Courts of Admiralty, as followed.

12. of May, 1575.

The Requests of the Judge of the Admiralty to the Lord Chief Justice of her Majesties Bench, and his Colleagues, with their Answers to the same.

That after Judgment or Sentence given in the Court of Admiralty, in any Cause or Appeal made from the same to the high Court of Chancery, it may please them to forbear the granting of any Writ of Prohibition, either to the Judge of the said Court, or to her Majesties Delegates, at the sute of him by whom such Appeal shall be made, seeing by choice of Remedy in that way, in reason he ought to be contented therewith, and not to be relieved any other way.

It is agreed by the Lord Chief Justice and his Colleagues, that after Sentence given in the Delegates, no Prohibition shall be granted. And if there be no Sentence, if a Prohibition be not sued for within the next Term following Sentence in the Admiralty-Court, or within two Terms after at the farthest, no Prohibition shall pass to the Delegates.

That Prohibitions hereafter be not granted upon bare Suggestions or Surmises, without summary Examination and Proof thereof, wherein it may be lawful to the Judge of the Admiralty, and the party defendant to have Counsel, and to plead for the stay thereof, if there shall appear cause.

They have agreed that the Judge of the Admiralty, and the party defendant shall have Counsel in Court, and to plead to stay, if there may appear evident cause.

That the Judge of the Admiralty according to such an ancient Order, as hath been taken by King Edward the First, and his Council, and according to the Letters Patents of the Lord Admiral for the time being, and allowed by other Kings of the Land ever since, and by Custom time out of memory of Man, may have and enjoy cognition of all Contracts, and other things, rising as well beyond, as upon the Sea, without let or Prohibition.

This is agreed upon by the said Lord Chief Justice, and his Colleagues.

That the said Judges may have and enjoy the knowledge of the breach of Charter-parties, made betwixt Masters of Ships and Merchants for Voyages to be made to the parts beyond the Sea, and to be performed upon, and beyond the Sea, according as it hath been accustomed time out of mind, and according to the good meaning of the 32d. of Henry 8. chap. 14. though the same Charter-parties be made within the Realm.

This is likewise agreed upon, for things to be performed, either upon, or beyond the Sea, though the Charter-party be made upon the Land, by the Statute of the 32d. of Hen. 8. cap. 14.

That Writs of *Corpus cum Causa*, be not directed to the said Judge, in Causes of the nature aforesaid, and if any happen to be directed, that it may please them to accept of the Return thereof, with the Cause and not the Body, as it hath always been accustomed.

Answer.

If any Writ of this nature be directed in the Causes before specified, they are content to return the Bodies again to the Lord Admiral's Goal upon certificate of the Cause to be such, or if it be for contempt or disobedience to the Court in any such Cause.

Touching the Resolutions of all the Judges, 8. *Caroli*, it may be considered, That in the presence of the King's Majesty, and Twenty three Lords, and others of his Majesties Council, they were subscribed unto by all the Judges, (viz.) *Thomas Richardson, Robert Heath, Humphrey Dawenport, John Denham, Richard Hurton, William Jones, George Crook, Thomas Trevor, James Weston, Robert Barkley, Francis Crawly*, and also by *Henry Martin* Judge of the Admiralty, and *William Noy* the Attorney General, and the Transcript thereof was ordered to be Entred in the Register of the Council Causes, and the Original to remain in the Council Chest, 18. Feb. 1632.

Sir *Edward Coke*, concerning the Answers and Resolutions of the Judges, to those things which he calls *Articuli Cleri*, 3. *Jacob*. saith, That although they were not enacted by the authority of Parliament, as the Statute of *Articuli Cleri*, in the 9th of *Edward* the Second, was, yet being resolved unanimously, by all the Judges of *England*, and the Barons of the Exchequer, they are for matters of Law, of highest authority, next unto the Court of Parliament; And it may be thought that these resolutions of all the Judges touching the Jurisdiction of the Admiralty, ought to be of no lower esteem, the rather for that the unanimity of all the Judges to the former, must be taken upon the credit alone of Sir *Edward Coke*, but as to the latter, the Evidence thereof doth appear by the joynt subscriptions of all before named, which is likewise attested by Sir *George Crook*, who was one of them, who in his Reports of *Hillary* Term 8. *Caroli*, under the title of Resolutions upon Causes of Admiral-Jurisdiction, writes that it was agreed, as followeth.

First, If Sute should be commenced in the Court of Admiralty, for Contracts or other things personally done beyond the Sea, no Prohibition is to be awarded.

Secondly, If Sute be before the Admiral for Freight, or Mariners wages, or for breach of Charter-parties, for Voyages to be made beyond the Seas, though the Charter-party happen to be made within the Realm, so as the Penalty be not demanded, a Prohibition is not to be granted; But if the Sute be for Penalty, or if question be made, whether the Charter-party be made or no, or whether the Plaintiff did release, or otherwise discharge the same within the Realm, this is to be tried in the Kings Courts, and not in the Admiralty.

Thirdly, If Sute be in the Admiralty, for building, amending, saving, or necessary Victualling of a Ship, against the Ship it self, and not against any party by name, but such as for his interest makes himself a party, no Prohibition is to be granted, though this be done within the Realm.

Fourthly, although of some Causes arising upon the *Thames* beneath the Bridge, and divers other Rivers beneath the first Bridge, the Kings Courts have Conusance, yet the Admiral also hath Jurisdiction there, in the point especially mentioned in the Statute of the 15th of *Richard* the Second, and also by Exposition, and Equity thereof, he may enquire of, and redress all Annoyances and Obstructions, that are or may be any Impediment to Navigation, and passage to or from the Sea, and also to try personal Contracts, and Injuries done there which concern Navigation on the Sea, and no Prohibition is to be granted in such cases.

Fifthly, If any be imprisoned and upon *habeas Corpus* brought, it be certified, that any of these be the cause of his Imprisonment, the party shall be remanded.

Subscribed the 4. Feb. 1632. by all the Judges of both Benches.

Sir *George Crook*'s Reports being published by Sir *Harbottle Grimston*, are approved and allowed as for the common benefit, by the Judges then being, (viz.) by *John Glynn, Oliver St. John, Edward Atkins, Robert Nicholas, Matthew Hales, Hugh Windham, Peter Warburton*, and *John Parker*.

It

It may be presumed, that what so many persons, Eminent both for their Place, and also for their knowledge of the Laws and Statutes of the Realm, did so deliberately and cautiously resolve upon, and others of like quality have countenanced, ought to be received and respected as sufficient Authorities, as to those points whereof they did declare their Resolutions, notwithstanding the confident Opinions of any others, either private, or singular persons, to the contrary: And that the King's Majesty and his Councils approbation being added thereunto, should be of force enough to settle all doubts and differences concerning the same, the rather, for that antiently (as before is shewed) the Kings of *England*, with their Council only, have made Constitutions concerning the Admiralty, and that in point of Jurisdiction, and it is apparent by the ancient Record, cited both by Mr. *Selden*, and Sir *Edward Coke*, That the most famous Prince, King *Edward* the Third (in whose time the Admiralty received its chief establishment) in the Twelfth Year of his Reign, did consult and advise with his Council, and his Judges concerning the same; And it may seem strange, that whereas by the Statute of the 13th of *Richard* the Second, (whose Acts are insisted upon as the greatest obstructions to the Admirals Jurisdiction) the King's Council alone are enabled to decide, what belongs to the Constables and Marshals Jurisdiction, the King himself with his Council and Judges, should not have as much power to determine what belongs to the Jurisdiction of his Admiral. Stat. 1. 6. 2.

A S S E R T.

A S S E R T. VIII.

That the Courts, and Judges of the Common Law, do intermeddle, and interrupt the Courts of Admiralty in Causes properly belonging to the same.

Hitherto it hath been Endeavoured to be made appear, That the Proceedings in the Courts of Admiralty, in the chief points in difference with the Courts of Common Law, may consist with the Laws and Statutes of the Realm; It may now be taken into Consideration, how far the Proceedings of the Courts and Judges of the Common Law, in intermeddling with Causes properly belonging to the Admiralty, and in obstructing the Proceedings of that Court, may be justified; By the former, is intended their drawing of such Causes by actions of Trover, and of Trespas, to their Conufance, by the latter their disparaging of Stipulations, and prescribing the forms of Libels in such Causes.

The former may the rather be insisted upon, in regard Sir *Edward Coke* doth so often, and so earnestly in general enveigh against the encroaching of the Court of Admiralty upon the businesses belonging to the Courts of Common Law, and in particular where he chargeth, That in the blessed time of Peace, those who belong to that Court, wanting businesses proper to that Jurisdiction, do encroach upon matters belonging to the King's Courts, lest they should sit idle, and have nothing to do; the like practice of encroaching being far more unexcusable in those, who belong to the King's Courts, which do always abound with businesses sufficient for the same.

Concerning the Actions of *Trover*. Amongst the grievances complained of by the Admiral, 8. *Jacob*. It is presented in the first place, That whereas the Conufance of all Contracts, and other things done on the Sea, belonging to the Admiral's Jurisdiction, the same are made tryable at the Common Law, by supposing the same to have been done in *Cheapside*, or such places: And under favour, the answer thereunto is neither clear, nor direct, nor to the purpose; For the ground of that answer being laid, That the Admiral hath no Conufance of any thing done within any County, it is said, That it is not material whether the place be upon the Water, *Infra fluxum Aquæ*; but whether it be upon any Water within the County; Wherefore it is acknowledged, That of things done upon the Sea, out of any County, the Admiral ought to have Jurisdiction, and that no Presidents can be shewed that any Prohibition hath been granted for any Contract, Plea, or Quarrel, for any Maritime cause done upon the Sea. In this answer it is confest, That the Admiral ought to have Jurisdiction of things done on the Sea, and that no Prohibitions have been granted for any such causes; but whether by the supposal or fiction of a Ships arriving in *Cheap-side*, the Courts of Common Law do hold Plea of things done on the Sea, it is neither confessed nor denied, much less is there any reason given for the same. Where it is said, It is not material whether the place be upon the Water, *infra fluxum & refluxum Aquæ*, but whether it be upon any Water within the County, That may be true, in respect that it is supposed that all things done in the County belongs to the Conufance of the Common Law; but when the place where a thing is done belongs apparently to another Jurisdiction which pretends as well to the right of the place, as to the right of the cause, the place of the action can no ways be suppressed, and another suggested in the room thereof; for if that be permitted, the one Jurisdiction being the greater, a more potent may

soon swallow up the other, not only to the prejudice of the Subjects for whose good the diversity of Courts were erected, but also the wrong of the Prince from whom those Jurisdictions are derived.

Sir Thomas Rydlye in his view of the Civil Laws, further shews how injurious to the Admiralty, and unreasonable this practice is, in regard that in Law no Fiction ought to be admitted, but such as is both possible and equitable; First, That it ought to be Possible, because otherwise it were to admit that by way of supposition, which Nature will not allow; and therefore although one that is dead, to some constructions of Law, may be feigned to be alive, if at that time any of his equals in age be still living, yet one who dyed two hundred years since, cannot to any purpose be supposed to be living, all of the same age being long before dead. Secondly, The Fiction ought to be Equitable, because if there be no reason for it, it is altogether unnecessary and useles; and therefore although the Law may admit a Fiction and supposition, that a Child in the Mothers Womb, is already born, for its benefit, in regard that otherwise it might be deprived of its Filial portion, or some other right in equity belonging to it; yet where there is no such reason or equity, it ought not to be admitted, as vain and ridiculous; But for the fiction of a Ship to arrive in *wardo de cheap*, where there is no Water to bear or carry, is of a thing utterly impossible; and it is wholly void of equity, because a Tryal of any business thereupon cannot obtain any just and fair remedy thereby at the Common Law, which might not have been had in the Court of Admiralty, which is a more competent and proper Court, for the tryal of such things, than any Court of the Common Law.

Secondly, Concerning Actions of Trespass, the Admiral in his ordinary capacity claiming no Jurisdiction of offences against the Crown, but only on the Sea, and of wrongs and injuries done in other places without force or violence, to make such Causes tryable in the King's Courts, it is suggested, that they were done *vi & armis*, which is the usual form of Indictments of Trespasses in the King's-Bench (as of cutting of a Purse) although in truth there were no fear, nor violence used in committing the same.

Touching the interrupting and obstructing the Proceedings in the Court of Admiralty in Causes properly belonging to the same, concerning Stipulations and Li-
bels, although it may be presumed, that what Sir Edward Coke affirms, *That where*
the principal matter is acknowledged to be of Ecclesiastical Cognisance, the Temporal Judges
ought not to call in question the form of Proceedings, though they be against the reason of
the Common Law, because Cuilibet in sua arte merito credendum, that the same should
be allowed in the Admiral Court.

Coke's 4 Re-
ports, p. 29.
3 H. 6. 14. 11.
H. 7. 9.

Yet in the third Objection of the Complaint, 8. Jacob. it is shewed, That whereas time out of mind the Admiral-Court hath used to take Stipulations for appearance and performance of the Acts and Judgments of the same Court; It is now affirmed by the Judges of the Common Law, that the Admiralty-Court is no Court of Record, and therefore not able to take such Stipulations, and hereupon Prohibitions are granted to the utter overthrow of that Court. The answer whereunto is, That the Admiralty proceeding by the Civil Law, is no Court of Record, and therefore cannot take any such Recognizances as a Court of Record may do, and for taking of Recognizances against the Law of the Realm, we find that Prohibitions have been granted, as by the Law they ought: And if an erroneous Sentence be given in that Court, no Writ of Errour, but an appeal to certain Delegates doth lie, as it is apparent by the Statute of the 8. Eliz. Reginae, Cap. 5. which proveth that it is no Court of Record. Whereunto it may be replied:

That some things done by, or before the Admiral, are matters of Record, may
be maintained from an ancient Ordinance of King Richard the First, with advice of
the Lords, at Grimsby, viz. *That when the King writes by his Letters Patents to the*
Admiral to arrest Ships more or less for his service, and that the Admiral should write
to his Lieutenant to see things put in execution accordingly, forasmuch as the Admiral
and

B. b. p. 28. 3
p. 15.

OF THE
FORM
OF MY
KALENDAR,
And the USE thereof.

I divide each Letters place of my Kalendar into five parts, according to the order of the five Vowels; entring the Peoples Sur-names upon the Letter wherewith they begin, after our usual English manner:

EXAMPLE.

If you desire the name of *Jean du Boys*, seek the *B*, and there again in the *O*, as being the first Vowel that his Surname begins withall.

If *Andrew Hitchcocke*, seek *H*, and again therein the *I*, as being the first Vowel in his Surname.

If *Arthur Mumperson*, seek *M*, and therein *U*: and so of all other.

N

FOR

WATER

A.	B.
A)	Balance — fol. 13.
E) <i>Amsterdam-exchange</i> , being in company for <i>Jacob Symonson</i> , and me, each $\frac{1}{2}$ — fol. 11.	
I)	
O)	<i>Jean du Boys at Roan</i> my account Curreant — fol. 2. <i>Dito</i> , my Interest-account — fol. 5. <i>Dito</i> , for company of <i>Randoll</i> <i>Rice</i> $\frac{3}{5}$, and $\frac{2}{5}$ me, our account Curreant — fol. 6.
U)	<p style="text-align: center;">N 2</p>

C.

D.

A) *Cash* — — — — fol. I.

E)

Dansicke-Exchange, for company
Arthur Mumperson there, and
 me, each $\frac{1}{2}$ — — — fol. 8.

I)

Diego del Varino at *Lisborne*, for
 company *R. R.* $\frac{3}{5}$, and $\frac{2}{5}$ me, our
 account of Ready-money — fol. 9.
Dito, for *R. R.* $\frac{3}{5}$, and $\frac{2}{5}$ me,
 our account of Time — fol. 11.
Dito, his account of Fruits — fol. 12.
Dito, his account of Cash — fol. 12.
Dito, his account Currant — fol. 12.

O)

U)

F.

H.

A)

E)

I) *Figs in Company* $\frac{2}{3}$ for R.R. and
 $\frac{2}{3}$ for me — fol. 9.
Figs in Company $\frac{2}{3}$ for Jacob Sy-
monson, and $\frac{1}{3}$ for me — fol. 13.

Andrew Hitchcocke — fol. 11

O)

U)

I.	M.
<i>Interest-reckoning</i> — fol. 5.	A)
K. <i>Kettles</i> — fol. 2. <i>Kerstes in Company</i> $\frac{1}{3}$ for Jacob Symonson $\frac{2}{3}$ me — fol. 4.	E)
L. <i>Hendrick Vander Linden</i> $\frac{1}{2}$, <i>John van Does</i> $\frac{1}{2}$, <i>Jaques Reinst</i> $\frac{1}{3}$ their account of commodities — fol. 10. <i>Dito company</i> , their account of Ready-money — fol. 10. <i>Dita company</i> , their account of Time — fol. 13.	I)
	O)
	U) <i>Arthur Mumperson at Dansicke</i> , my account by him in company — fol. 12.

P.

R.

A)

E) *Promise-reckoning* — fol. 10.(1) *George Pinch backe* — fol. 3.*Randoll Rice* his account Currant--fol. 6.*Dito*, his account by me in com-
pany — fol. 6.*Dito*, my Interest-account — fol. 7.O) *Profit and Loss* in company $\frac{3}{5}$ for
R. R. and $\frac{2}{5}$ for me — fol. 6.
Profit and Loss proper — fol. 7.

u)

S.	T.
A)	
E)	
<p>1) <i>Jacob Symonson at Amsterdam</i>, my account by him in company — fol. 2. <i>Dito</i>, his account Currant — fol. 2. <i>Dito</i>, his account of Cuchineille — fol. 3. <i>Dito</i>, my account of Ready-mony — fol. 3. <i>Dito</i>, his account by me in comp. — fol. 5. <i>Dito</i>, my account of Time — fol. 8. <i>Dito</i>, his account of <i>Cambrix-</i> cloth — fol. 8. <i>Dito</i>, for company <i>Randoll Rice</i> $\frac{3}{5}$, and $\frac{2}{5}$ me — fol. 9. <i>Silver</i> — fol. 10.</p>	
O) <i>Stöck</i> — fol. 1.	
U)	<p><i>Thomas Trust at Antwerp</i> for com- pany <i>Randoll Rice</i> $\frac{3}{5}$, and $\frac{2}{5}$ me, our account of Time — fol. 12. <i>Dito</i>, our account of Ready- money — fol. 13.</p>

V.

W.

A) Voyage to Amsterdam, consigned to Jacob Symonson — fol. 4.

Voyage to Antwerp, consigned to Thomas Trust, being for Randall Rice $\frac{3}{5}$, and $\frac{2}{5}$ for me — fol. 10.

Wares — fol. 1.

E)

I) Voyage to Lisbon, consigned to Diego del Varino, for company Randall Rice $\frac{3}{5}$, and $\frac{2}{5}$ me — fol. 5.

Voyage to Lisbon, consigned to dito Diego, for company Jacob $\frac{2}{5}$, and $\frac{3}{5}$ for me — fol. 8.

James Wilkinson — fol. 4.

O)

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O F

OF THE LEAGER.

Having (in form as is instanced) entred all the trading-parcells of Merchandizing into the Journal in such after-following manner as they daily happened, then hath the Book-owner his whole Trading, with all the circumstances in Writing: but not in such sort, that he is able to confer with any man about his Accounts: for each Man's several Parcells are dispersed through the whole Journal; neither doth it (in drawing an account to a head upon a paper) content the Mind, fearing that any parcells might be mistaken or omitted. Upon the like Reason we may conjecture the Obscurity in knowing what Money is in Cash, what weight, measure and quantity of any Commodity might be in the Ware-house, what Profit or Loss there is upon any sort of Wares or Matter, what weekly or monthly Debts are to be received or paid for Wares or Exchanges: and many such like.

For the avoiding of all such diffidences, the Journal parcells must be transported into the Leager in such manner, that all what doth concern one Man's particular, must (under one accounts Title) be gathered together, to wit, all his Debet parcells upon the Left hand, and all his Credit parcells upon the Right hand of the Open-lying Leager, of the which many Instances follow in the Leager: the like manner must be used in each sort, as Money, Wares, People, or what ever else; each must be gathered together in an Exquisite form, with few words.

The thing charged, or Debitor, must have its discharge, or Creditor, even opposite against it self when the Leager lieth open. In this Leager, where Fol. standeth between the lines before the **L**, both upon the Right and Left hand are many Arithmetical Characters. The Character, Characters or Figures that stand between the two lines upon the Debitor-side, point (as with a Finger) unto the Folio where each several lines Creditor standeth in the said Book, whether it be upon the same Leaf, or elsewhere: Contrarily, the Figures that stand between the two lines upon the Creditor-side, point at the Folio where each several lines Debitor standeth in the said Book, whether upon the same Leaf, or elsewhere.

Of the Leager.

In brief,

*The Ower or the Owing thing,
Or whatsoever comes to thee,
Upon the Left Hand see thou bring;
For there the same must placed be.*

But

*they unto whom thou dost owe
Upon the Right let them be set,
Or whatsoe'er doth from thee go
To place them there do not forget.*

This Book sheweth our true Estate in each particular account, whether bought, sold, sent or received Commodity: People within or without the Land; Exchanges which way soever, and the Coins of those several places: Factorage, Company, or what account else belongeth to Traffick: So that the Leager is the Mirrour by which onely the Estate can truly and plainly be discerned.

Fol. 1) Anno 1633. in London.

Jour.	Day		Fol.	£	s	d
<i>Cash is Debitor.</i>						
1633.	1-1	Jan. To Stock, for several coins of money	1	1000	15	7
	5-27	Febr. To Jacob Symonson his account Currant	2	328	10	11
1634.	9-22	April, To George Pinch-backe, received in full	3	9	11	2
	10-8	May, To Figs $\frac{1}{2}$ R. R. and $\frac{1}{2}$ for me	9	525		
	12-22	Dito To James Wilkinson, received to clear a truck--	4	102	16	1
	14-23	June, To Diego del Varino his account of Cash	12	25	10	7
	14	Dito To Profit and Loss, gained by Diego's fruits	7	13	4	
	14-2	July, To George Pinch-backe received by his Assignment--	3	485	6	5
	16-11	Dito To Jacob Symonson his account Currant	2	28	1	7
	16-20	Dito To Randoll Rice his account Currant	6	284	16	8
	16-20	Dito To Andrew Hitchcocke received in part	11	100		
Summ			£	2903	13	
<i>Stock is Debitor.</i>						
1633.	1-1	Jan. To Jacob Symonson his account Currant	2	150		
1634.	19-20	July, To Balance, for conclude carried thither	13	2902	127	
Summ			£	3052	127	
<i>Wares are Debtors.</i>						
1633.	1-1	Jan. To Stock, resting unfold	60	90	1	477 10
1634.	17-20	July To Profit and Loss gained			7	92 10
Summ			60	90	£	570

Anno 1633. in London. (Fol. 1)

Day
Jour.

Cash is Creditor.

			£	s	d
2.4	Jan.	By George Pinchback, paid in part	3	144	—
2.9	Dito	By James Wilkinson, paid in part	4	120	—
3.30	Dito	By George Pinchback, paid him	3	135	19.8
4.9	Feb.	By Jac. Symonſ. his account of Couchaneille, paid	3	..5	5.4
4.21	Dito	By Voyage to Lisborn, consigned to Diego del Varino for company $\frac{3}{5}$, and $\frac{2}{5}$ paid	5	594	—
5.13	March	By Dansick-exchange for Arth. Mump. and me $\frac{1}{2}$	8	200	—
5.—	Dito	By Kerſies in comp. $\frac{1}{3}$ Jac. Symonſon, $\frac{2}{3}$ for me	4	..2	2.6
6.—	Dito	By Jacob Symonſon his Cambrix-cloth	8	..4	7.—
6.21	Dito	By Jacob Symonſon his account Currant	2	..9	7.6
6.—	Dito	By Figs in company $\frac{1}{2}$ R. R. $\frac{1}{2}$ for me	9	..8	7.9
1634 6.29	Dito	By Hendrick vander Linden, and Company their account of commodities, for charges	10	..	12.5
7.7	April	By Silver, for charges of 8 Barres	10	..4	7.2
10.8	May	By Randoll Rice his account Currant	.6	.99	19.1
11.13	Dito	By Amsterdam-exchange $\frac{1}{2}$ for Jacob Symonſon	11	504	19.6
12.7	June	By Diego del Varino his account of Cash	12	.25	10.7
12.7	Dito	By Figs in company $\frac{1}{2}$ R. R. $\frac{1}{2}$ for me	.9	.23	8.9
12.7	Dito	By Andrew Hitchcocke paid him	11	.72	16.8
13.15	Dito	By Jacob Symonſon his account of Cambrix-cloth	.8	..1	7.—
19.20	July	By Balance, transported thither to conclude this—	13	947	.21
		Summ—	£	2903	13.—

Stock is Creditor.

1633. 1.1	Jan.	By Cash for several coins of money	.1	1000	15.7
1.—	Dito	By Wares for sundry forts unfold	1	.477	10.—
1.—	Dito	By Kettles for 5 Barrels unfold	2	.55	— .6
1.—	Dito	By Jean du Boys at Roan my account Currant	2	240	—
1.—	Dito	By Jacob Symonſon my account by him in company	2	229	—
1.—	Dito	By Jacob Symonſon his account of Couchaneille—	3	..3	17.8
1634 19.20	July	By Profit and Loſs, gained by this handle	7	1046	.810
		Summ—	£	3052	12.7

Wares are Creditors.

			£	s	d
1633. 2.13	Jan.	By Kerſies in company, by me laid in	..	90	4 270—
6.21	March	By Jacob Symonſon, ſold to him	60	..	2 300—
		Summ—	60	90	£ 570—

2) Anno 1633. in London.

Day					Fol.	£	ſ	d
<i>Kettles are Debtors.</i>								
1634.	17	20	Jan. To Stock, resting unfold	—	5	1	55	.6
			July, To Profit and Loss gained	—	—	7	20	.2
			Summ	—	.5	£	75	.8
<i>Jean du Boys at Roan My account Curreant, Debitor.</i>								
1633.	1	1	Jan. To Stock, due in Ready-money	800	—	1	240	—
1634.	7	7	April, To dito Jean My Interest-account	410	40	5	123	.4
	9	22	Dito To Geo. Pinchb. for an Exch. drawn	1499	43	3	393	13.6
	17	20	July, To Profit and Loss gained	—	—	7	.56	.5.6
			Summ	2710	23	4	£	813.3
<i>Jacob Symonson at Amsterdam, My account by him in company, Dr.</i>								
1633.	1	1	Jan. To Stock, formerly remitted	2290	—	1	229	—
	8	15	April, To Profit and Loss, gained by him there	.500	—	7	.50	—
	11	13	May, To Amsterdam-exchange $\frac{1}{2}$ in company with him, by me remitted	2890	19	8	289	.111
	15	2	July, To Amst. exch. as before remitt. him	3010	.6	8	301	.8
			Summ	8691	.6	£	869	.2.7
<i>Jacob Symonson at Amsterdam His account Curreant, Debitor.</i>								
1633.	2	9	Jan. To dito Jacob his account by me in company, for $\frac{1}{3}$ of my payment, for the company use	—	5	40	—	—
	2	13	Dito To dito his account by me in comp. for the like	—	5	90	—	—
	4	9	Feb. To James Wilkinson, discounted with him	—	4	956	.8.7	—
	4	17	Dito To dito Jacob My account of Ready-mony discoun.	—	3	110	17.2	—
	4	21	Dito To dito Jacob his account by me in comp. for $\frac{2}{3}$ of my payment for company use	—	5	396	—	—
	5	27	Dito To Kerfies in comp. $\frac{1}{3}$ for him, for 150 Ps. ready-mo.	—	4	637	10	—
	6	21	March To Wares, for 60 Dozens sold at 1 month	—	1	300	—	—
	6	—	Dito To Cash, for charges done at the shipping	—	1	.9	.7.6	—
1634.	15	2	July To Dito his acco. by me in comp. for $\frac{2}{3}$ of charges	—	5	.13	15.7	—
	16	11	Dito To several accounts for transported Debts	—	—	405	—	—
			Summ	—	£	2958	18	10

Anno 1633. in London.

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Day

Kettles are Creditots.

23

330 January, By George Pinch-backe, sold him — 5 3 75 — .8

Contra, Creditor.

W S D

1633. 2.4 Janu. By Jacob Sym. my account Remitt. 400 — — 3 120 — —
 2.13 Dito, By dito Jean My Interest-account, lent him for 4 months — — 400 — — 5 120 — —
 1634. 7.7 April, By Silver for 8 Barres — — 1869 23 .4 10 560 17 —
 9.22 Dito, By Silver, for his charges — — .41 — — 10 .12 .6 —
 Summ — 2710 23 4 L 813 3 —

Contra, Creditor.

Gul. S p

1634. 9.15 April, By Amsterdam-exchange $\frac{1}{2}$ in company with him, remitted me — — 2790 — — 11 279 — —
 14.23 June, By Amsterdam-exchange $\frac{1}{2}$ in company with him, remitted me — — 2890 19 .8 11 289 1 11
 18.20 July, By Balance due by conclude — — 3010 .6 .8 13 301 — .8
 Summ — 8691 .6 — L 869 2 .7

Contra, Creditor.

1633. 1.1 Janu. By Stock, due to be employed in company — — 1 150 — —
 4.9 Febr. By dito Jacob his account of Couchaneille for the proceed — — 3 1539 14 10
 5.27 Dito, By dito Jacob his account by me in company, for his $\frac{1}{2}$ of the 150 Kerfies — — 5 .212 10 —
 5.27 Dito, By Cash, received of James Wilkinson in full — — 1 328 10 11
 1634. 7.7 April, By Danick-exchange, paid there by Henry Holster to Arthur Mumperson, in full of this account — — 8 3097 .6
 13.15 June, By dito Jacob his account of Cambrix-cloth, for the neat proceed of 60 Pieces — — 8 390 14 —
 16.11 July, By Calh, for charges upon Cambrix, received back from James Wilkinson in full of that account — — 1 28 .1 7
 Summ — L 2958 18 10

3)

Anno 1633. in London.

Day			£	s	d
<i>Jacob Symonson at Amsterdam His account of Ccuchaneille, Debitor.</i>					
		3	534		
1. 1	Jan. To Stock, for charges formerly done upon	3	534	1	3 17.8
4. 9	Febr. To Cash, for Brokage paid			1	5.5.4
4	Dito To Profit and Loss, for my Provision—			7	31 12.2
4	Dito To <i>Jacob Symonson</i> his account Currant for the neat proceed			2	1539 14 10
	Summ—	3	545	1	1580 10
<i>George Pinch-backe Debitor.</i>					
1633. 2. 4	Jan. To Cash, paid him $\frac{2}{3}$ of the Dozens			1	144
30	Dito To Kettles, for 5 Barrells, Ready-money			2	.75 .8
3	Dito To Cash, paid in full account			1	135 19.8
3	Dito To Interest-reckoning, for discount			5	.4 19.8
1634. 7. 29	March, To Danfick exchange, due at 10 days sight			8	401 15.8
9. 22	April To Interest-reckoning for allowance-money			5	.1 .9
11. 22	May To <i>James Wilkinson</i> for 15 chests of Sugar			4	471 .5
11	Dito To Profit and Loss, for advance 1 $\frac{1}{2}$ per lb			7	.36 .5
1	Dito To Promise-reckoning for my performance			10	338 .6.8
13. 15	June To <i>Jac. Sym.</i> for 20 Pieces <i>Cambric</i> at 4 months—			8	135
	Summ—			1	1744 .1 .4
<i>Jacob Symonson at Amsterdam My account of Ready-money, Dr.</i>					
1633. 2. 4	Jan. To <i>Jean du Boys</i> , my account Currant, remitted to him	1230		2	120
5. 5	March, To dito <i>Jac.</i> My account of Time, received by him in part of sold wares—	1361 .5		8	136 .2 .6
1634. 8. 7	April To dito <i>Jac.</i> My account of Time, received by him in full of Sold Wares—	1500		8	150
10. 8	May To Voyage to <i>Amsterdam</i> , for sale of 40 Dozens, Ready-money	2000		4	200
	Summ—	6091 .5		1	606 2.6

Anno 1633. in London.

(3)

Day

Contra, Creditor,

℥ s d

4 9 Febr. By James Wilkinson, sold to him — 3 54 5 4 1580 10 —

Contra, Creditor.

1633.	1 . 4	Jan. By Voyage to Amsterdam, for 100 Dozens, part money, part at 6 months —	3	360	—	—
1634.	9 22	April, By Jean du Boys, my account Currant, for an Exchange drawn on me, due already —	2	393	13 . 6	
	9 22	Dito By Cash, received in full —	1	. 9	11 . 2	
	11 13	May, By Promise-reckoning for Sugar sold him —	10	338	. 6 . 8	
	14 . 2	July, By Cash, received in part of Sugars —	1	485	. 6 . 5	
	15 . 2	Dito By Interest-reckoning, allowed him —	5	. 1	10 —	
	15 —	Dito By Figs in company, $\frac{1}{3}$ for Jacob Symonson, and $\frac{1}{3}$ for me, for charges paid by him —	13	20	13 . 7	
	20	Dito By Jacob Symonson, this debt transported —	2	135	—	
		Summ —	℥	1744	. 1 . 4	

Contra, Creditor.

Out. ℥ s d

1633.	4 17	Feb. By Jac. Symonson his account Currant, for an Exchange discounted —	1224	19 . 8	2	110	17 . 2
	4 —	Dito By Profit and Loss for Provision —	. 5	— . 8	7	..	10 . 1
	5 . 5	March, By Dansick-exchange, for a Remise, according to my order, of —	1360	—	8	136	—
1634.	8 . 7	Apr. By Dansick-exchange, paid there by Hend. Holster, according to his order —	1480	. 5 —	8	148	.. . 6
	8 —	Dito By Voyage to Amster. for discount —	. 19	15 —	3	119	. 6
	10 . 8	May, By Andr. Hitchecock, for a Remise —	1877	—	11	171	. 8 . 4
	11 —	Dito By Voyage to Amst. for provision —	123	—	3	12	. 6 —
	17 20	July, By Profit and Loss, lost hereby —	. 1	. 5 —	7	25	— 11
		Summ —	6091	. 5 —	℥	606	. 2 . 6

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4)		Anno 1633. in London.		fol.	L	£	d
		Voyage to Amsterdam, consigned to Jacob Symonson, Debitor.					
1634.	1.4	Jan. To George Pinch-backe for 100 Dozens.	3	360			
	8.7	April, To Jac. Symonson my account of Ready-money, for abatement of 1500 gl.	3		119	6	
	11.8	May, To Jacob Symonson my account of Ready-money, for Ware-house-room, Brokage and Provision	3	12	6		
	17.20	July, To Profit and Loss gained	7	111	17		
		Summ	L	486	2		
		Kersies in Company, being $\frac{1}{3}$ for Jacob Symonson, and $\frac{2}{3}$ for me, Debitor.					
1633.	2.9	Jan. To James Wilkinson, bought part at time	60	4	180		
	2.13	Dito To Wares, brought in of mine own	90	2	270		
	5.13	March, To Cash, for Brokage paid	1	2	2	6	
	5.13	Dito To Profit and Loss, for Ware-house-room, Provision, and my $\frac{2}{3}$ gains	7	128	5		
	5.13	Dito To Jacob Symonson his account by me in company, for his $\frac{1}{3}$ of the gains	5	57	2	6	
		Summ	150	L	637	10	
		James Wilkinson, Debitor.					
1633.	2.9	Jan. To Cash, paid him $\frac{2}{3}$ of the Kersies	1	120			
	4.9	Feb. To Jacob Symonson his account of Couchaneille, for 3 Barrells, weight 545 lb. at 58 $\frac{1}{2}$ Ready-money	3	1580	10		
	6.21	March, To Promise-reckoning for a bought bargain	10	314	3	4	
1634.	10.30	April, To And. Hitchcock, paid by order to J. Sharpe	11	250			
	10.10	Dito To Interest-reckoning, agreed with him as in date 7. present, for 4 months, at 8 per Centum	5	613	4		
	10.10	Dito To Promise-reckoning for my performance	10	250			
	10.8	May, To Promise-reckoning, for Andrew Hitchcocks use, promised at Interest	10	200			
	12.22	Dito To Silver, for 8 barres, in truck of Sugar	10	574	1	1	
	13.15	June, To Jacob Symonson his account of Cambrix, for 20 Pieces, at 4 months	8	135			
		Summ	L	3430	7	9	

Anno 1633 in London.

(42)

Day.

Contra, Creditor.

5.5	March, By Jacob Symonson my account of Time, for sales of 60 Leads Dozens	18	286.2	6
1634. 10.8	May, By Jacob Symonson my account of Ready-money, for sales of 40 Dozens	3	200	—
	Summ	1	486	2 6

Contra, Creditor.

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1633. 5.27	Feb. By Jacob Symonson his account Currant, for ready-money sold	150	2	637 10
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James Wilkinson, Creditor.

1633. 2.9	Jan. By Kerfies in company, for 60 Pieces bought $\frac{1}{2}$ up on 2 months time	4	180	—
3.23	Dito By Jean du Boys, for company R.R. $\frac{1}{2}$, and $\frac{2}{3}$ me, for an exchange remitted the said Jean	6	564.1	.5
4.9	Feb. By Jacob Symonson, ordered dito James to detain the Couchaneille; his due being	2	956.8	.7
1634. 7.7	Apr. By Promise-reckoning, agreed to let him have	10	250	—
11.22	May, By Andrew Hitchcocke, for the Interest-money, agreed upon the 8 present; is with forbearance	11	205.6	.8
11.22	Dito By Promise-reckoning for his performance	10	200	—
11.22	Dito By George Pinch-backe for Sugar	3	471.5	—
12.22	Dito By Calh, received to clear the Truck	1	102.16	.1
12.22	Dito By Promise-reckoning, for the bargains performance, made the 21. of March	10	314.3	.4
16.11	July, By Jacob Symonson his account Currant, for the debt 15. June transported from my hands	2	135	—
16.20	Dito By Andrew Hitchcocke for mine Assignment	11	.48	—
16.20	Dito By Interest-reckoning paid me 2 mon. before due	5	..3.6	.8
	Summ	1	3430.7	.9

Compt. Credit.

Interest-reckoning, Debitor.

Voyage to Lisborn, consigned to Diego del Varino; being in company $\frac{3}{5}$ for Randoll Rice, and $\frac{2}{5}$ for me, Debitor.

1633	13	17	Jan. To <i>Randoll Rice</i> his account Currant, for 100	6	566	13	4
			Saves sent to sell — — — —	9	24	4	—
1634	12	31	May, To <i>Diego del Varino</i> our account of ready-mony	7	14	2	8
		17	20 July, To Profit and Los for dito company gained —				
			Summ —	1	605	—	—

Anna 1633. in London A

6

Day

Foot

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D

Contra, Creditor.

2 9 Jan. By Jacob Symonson his account Currant for $\frac{1}{2}$ of my payment

2 40

2 13 Dito By dito his account Currant for the like

2 90

2 4 21 Feb. By dito his account Currant for $\frac{1}{2}$ of my payment

2 396

1634 5 13 March, By Kerlies in company, for his gains

4 57 16

1634 19 15 April, By Amsterdam exchange, remitted me

12 279

1634 14 23 June, By Amsterdam exchange, remitted me

12 289 11

1634 15 2 July, By Amsterdam exchange, for his part gains

11 22 8

1634 15 2 Dito By dito his account Currant, for $\frac{1}{2}$ of my payment

2 13 15 7

1634 17 20 Dito By Voyage to L^{ib}born $\frac{1}{2}$, and $\frac{1}{2}$ for his gains

8 127 15 7

Summ

L 13 14 16 3

Contra, Creditor.

1634 7 7 April, By Jean du Boys my account Currant carried thither, this being now due

4 10 40

2 123 4

Contra, Creditor.

1633 2 13 Jan. By Jean du Boys my Interest-reckon. for forbear...

5 3 4

3 23 Dito By Randall Rice my Interest-reckon. for forbear...

7 2 5 2

3 30 Dito By George Pinchbacke, for forbearance

3 4 19 8

1634 9 22 April, By dito George, for forbearance

3 1 9

10 30 Dito By James Wilkinson, for forbearance

4 6 13 4

10 30 Dito By Andrew Hitchcock, for forbearance

11 2 11 8

Summ

L 21 2 10

Contra, Creditor.

1634 8 15 April, By Diego del Varino, for company of Randall Rice $\frac{1}{2}$, and $\frac{1}{2}$ me, our account of Time, for sales of 100 Sayes

11 605

6) Anno 1633. in London.

Day		Fol.	£	s	d
	<i>Randoll Rice</i> his account Currant, Debitor.				
3 17	Jan. To <i>Randoll</i> his account by me in company, for $\frac{1}{3}$ of my payment	6	340	—	—
3 23	Dito To dito his account by me in comp. for my $\frac{1}{3}$ paid..	6	225	12	7
6 21	Mar. To dito his account by me in comp. for $\frac{1}{3}$ of paym.	6	4	5	8
1634. 10 30	Apr. To dito his account by me in comp. for the like—	6	294	18	10
10 8	May, To dito my Interest account, being now due —	7	115	11	5
10 8	Dito To Cash, paid in full of 315 ^l . due	1	99	19	1
12 7	June, To dito his account by me in comp. for $\frac{1}{3}$ paym..	6	146	11	—
13 23	Dito To <i>Diego</i> his account of Fruits, part at 2 months—	12	841	4	9
14 23	Dito To <i>Amsterdam</i> -exchange, for a Bill due 28 dito..	11	530	9	1
15 11	July, To Figs in comp. for 648 Pieces Ready-money—	9	348	6	—
	Summ—		£ 2447	3	5

	<i>Randoll Rice</i> his account by me in company, Debitor.				
1634. 10 8	May, To dito <i>Randoll</i> his account Currant, for $\frac{1}{3}$ of my receipt	6	315	—	—
15 11	July, To dito his account Currant for the like —	6	208	19	7
19 20	Dito To Balance, due to him by conclude of this —	13	991	7	6
	Summ—		£ 1515	7	1

		W	S	D	
	<i>Jean du Boys</i> at Roan, for the company of <i>Rand. Rice</i> $\frac{3}{5}$, and $\frac{2}{5}$ for me, our account Currant, Dr ^r .				
1633. 3 23	Jan. To <i>Jam. Wilkinson</i> , remitt. by exch..	2148	50	6	4 564.1.1
1634. 13 15	Jun. To <i>Tho. Trust</i> our account of ready-money, for an exchange for dito comp.	3642	58	6	13 1092 17 10
17 20	July To Profit and Loss for dito comp. gained			7	80 11.7
	Summ—	5791	49	—	£ 1737 10 10

Anno 1633. in London.

(6

Day

Contra, Creditor.

1634	3 17	Jan. By Voyage to <i>Lisborn</i> , for 100 Sayes, Ready-mon.	5	566	13	4
10	8	May, By dito his account by me in company received—	6	315	—	—
14	23	June, By <i>Diego</i> his account of Cash, received upon fruits—	12	380	—	—
15	2	July, By <i>Amsterdam</i> -exchange, remitted in his Bills—	11	530	9	1
15	11	Dito By dito his account by me in comp. for Figs received	6	208	19	7
16	20	Dito By <i>Diego</i> his account Currant, for mine Assignment	12	161	4	9
16	20	Dito By Cash, received of him to clear this account—	1	284	16	8
Summ—			L	2447	3	5

Contra, Creditor.

1633	3 17	Jan. By <i>Randoll Rice</i> his account Currant for his $\frac{1}{2}$ of company Stock brought in now — — —	6	340	—	—
	3 23	Dito By dito his account Currant, brought in more—	6	225	12	7
	3 —	Dito By dito, my Interest-account, laid out for him —	7	112	16	3
	6 21	March, By dito his account Currant for $\frac{1}{2}$ of charges paid	6	5	—	8
1634	10 30	April, By dito, his account Currant for $\frac{1}{2}$ of an exchange	6	94	18	10
	12 7	Jun. By dito his account Currant for $\frac{1}{2}$ of an exchange	6	146	11	—
	15 11	July, By Figs in company, for $\frac{1}{2}$ gains due to him —	9	145	18	1
	18 20	Dito By Profit and Loss, for $\frac{1}{2}$, and $\frac{1}{2}$, for this gains —	7	444	9	8
Summ—			L	1515	7	1

Contra, Creditor.

			w	S	D			
1633	6 13	March, By <i>Jacob Symonson</i> for R. R. $\frac{1}{2}$, and $\frac{1}{2}$ me, by <i>Jean</i> , remitted to <i>Jacob</i> — — —	1000	—	—	9	300	—
1634	7 29	Dito By <i>Jacob Symonson</i> , remitted to him for the said account — — —	1140	17	8	9	342	1 9
	7 29	Dito By Profit and Loss $\frac{1}{2}$ for R. R. $\frac{1}{2}$ me for Brokage and Provision — — —	.8	32	10	7	.211	.3
18	20	July, By Balance, due by conclude — — —	3642	58	.6	13	1092	17 10
Summ—			5791	49	—	L	1737	10 10

7) Anno 1633. in London.

Day.			Fol.	£	s	d
		<i>Profit and Loss in Company $\frac{2}{3}$ for Randall Rice, and $\frac{1}{3}$ for me, Debitor.</i>				
1633	3 23	Jan. To Profit and Loss for charges of a Remise —	7	2	11	11
1634	7 29	March, To Jean du Boys, for his provision and brokage —	6	2	11	3
1634	17 20	July, To Tho. Trust, our account of Ready money, lost —	13	9	2	6
1634	18 —	Dito To Ran. Rice his account by me in comp. for $\frac{1}{3}$ gains —	6	444	9	8
1634	18 —	Dito To Profit and Loss, for my part gains —	7	296	6	5
		Summ —	£	755	1	9
		<i>Randoll Rice my Interest-account, Debitor.</i>				
1633	3 23	Jan. To dito his account by me in comp. for principal —	6	112	16	3
1633	3 23	Dito To Interest-rec. lent at 8 per C. for 3 months —	5	2	5	4
		Summ —	£	115	1	5
		<i>Profit and Loss, Debitor.</i>				
1633	4 17	Feb. To Jacob Symonson my account of Ready money, for his charges, being brokage and provision —	3	—	10	1
1634	17 20	July, To Jac. Symonss. my account of Ready-money lost —	3	25	—	11
1634	17 20	Dito To Silver, lost by the sale of 8 barres —	10	3	9	1
1634	19 20	Dito To Stock, gained by this handle —	1	1046	8	10
		Summ —	£	1075	8	11

Anno 1634. in London.

(7)

Day

Contra, Creditor.

17 ²⁰	July, By Voyage to <i>Lisborn</i> for dito company, gained--	5	14	2	8
17 ²⁰	Dito By <i>Jean du Boys</i> for dito company, gained --	6	80	11	7
17 ²⁰	Dito By <i>Jacob Symonson</i> , for dito company, gained--	9	60	—	6
17 ²⁰	Dito By Voyage to <i>Antwerp</i> , for dito company, gained--	10	600	7	—
	Summ—	1	755	1	9

Contra, Creditor.

1634 10	8 May, By <i>Randoll Rice</i> his account Currant, due now to be repaid me ———	6	115	1	5
---------	--	---	-----	---	---

Contra, Creditor.

1634 3	23 Jan. By Profit and Loss in company $\frac{1}{2}$ R. R. $\frac{1}{2}$ me ———	7	2	11	11
4	9 Feb. By <i>Jac. Symonson</i> his Couchaneille, for provision--	3	31	12	2
5	13 Mar. By <i>Kerfies</i> in comp. $\frac{1}{3}$, and $\frac{2}{3}$ for provision & gains--	4	128	5	—
1634 8	15 Apr. By <i>Jac. Symonss.</i> my acco. by him in comp. gained--	2	50	—	—
9	22 Dito By <i>Dansick-exchange</i> , gained by the same ———	8	10	19	9
11	22 May, By <i>George Pinch-backe</i> upon Sugar gained ———	3	36	5	—
13	15 June, By <i>Jacob Symonson</i> his Cambrix for provision—	8	8	12	—
14	23 Dito By <i>Cath</i> , for provision of <i>Diego</i> his Fruits ———	1	13	4	—
15	2 July, By <i>Amsterdam-exchange</i> in company, gained ———	11	22	—	8
15	11 Dito By <i>Figs</i> $\frac{1}{3}$, and $\frac{2}{3}$ in comp. for provision and gains--	9	114	15	5
17	20 Dito By Wares, gained thereby ———	1	92	10	—
17	— Dito By Kettles, gained thereby ———	2	20	—	2
17	20 Dito By <i>Jean du Boys</i> my account Currant gained ———	2	56	5	6
17	20 Dito By Voyage to <i>Amsterd.</i> configned to <i>J. S.</i> gained--	4	111	17	—
17	20 Dito By Interest-reckoning, gained thereby ———	5	16	6	2
17	20 Dito By Voyage to <i>Lisborn</i> $\frac{1}{3}$, and $\frac{2}{3}$ for my gains ———	8	63	17	9
18	— Dito By Profit and Loss $\frac{1}{3}$, and $\frac{2}{3}$, for my $\frac{1}{3}$ gains ———	7	296	6	5
	Summ—	1	1075	8	11

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8) Anno 1633. in London.

DAY.			For.	£	5	6
		Voyage to Lisborn, consigned to Diego del Varrino; being in company $\frac{2}{3}$ for Jacob Symonson, and $\frac{1}{3}$ for me, Debitor.				
4 2	Febr.	To Cash, for 96 black Bayes, bought and shipped.	1	594		
1634. 17 20	July,	To Jacob Symonson his account by me in company, for his part of gains	5	127	15.7	
17 20	Dito	To Profit and Loss, for my $\frac{1}{3}$ of gains	7	63	17.9	
		Summ—	£	785	13.4	
		Jac. Symonson my account of Quil. sti. p. time, Debitor.				
1633. 5. 5	March,	To Voyage to Amsterdam consigned to dito Jacob, for sales of 60 Dozens	286	1	5	4 286.2.6
		Danfick-exchange for company Arthur Mumperson there, and me, each $\frac{1}{2}$, Debitor.	Flor.	gr.	p.	
1633. 5. 5	March,	To Jacob Symonson my account of ready-money remitt. by my order.	1722	20	3	136
5 13	Dito	To Cash, remitted by me	2666	20	1	200
1634. 7. 7	April,	To Jac. Symonson his account Currant, for money due to me upon his account, and paid there.	3987	15	2	309.7.6
8. 7	Dito	To Jacob Symonson my account of ready-mo. due to me, and paid there.	1907	26	3	148.6
9 22	Dito	To Arth. Mumperson my accou. by him in com. allowed him his gains here			12	10 19.8
9 22	Dito	To Profit and Loss, for my gains.			7	10 19.9
		Summ—	10284	21	£	815.7.5
		Jacob Symonson at Amsterdam his account of Cambrix-cloth, Debitor.				
1633. 6 13	March,	To Cash, for charges at the receipt of—	60	1	4.7	
1634. 13 15	June,	To Cash, for Brokage		1	1.7	
13 15	Dito	To Profit and Loss, for Provision		7	8 12	
13 15	Dito	To Jacob Symonson his account Currant for the neat proceed, without my prejudice		2	390 14	
		Summ—	60	£	405	

Anno 1634. in London.

(8)

Day

Fol.

L

S

d

Contra, Creditor.

142 July, By Figs in company, as per Contra, for full returns of sales of the 96 black Bayes — — — 13 785 13 4

Contra, Creditor.

Gull. st. p.

1633. 5 5 March, By dito Jacob my account of ready-money, received in part — — — 3 136 .2 .6

1634. 8 .7 April, By dito my account of ready-money, in full — — — 3 150 — —

Summ — 2861 .5 — L 286 2 6

Contra, Creditor.

Flor. gr. p.

1634. 7 .29 March, By George Pinch-back for an exchange remitted me — — — 3 401 15 .8

9 22 April, By Arthur Mumperson at Dansick, my account by him in company, remitted him to be employed there — 5284 21 — 12 413 11 .9

Summ — 10284 21 — L 815 .7 5

Contra, Creditor.

ps.

1634. 13 15 June, By several accounts at 4 months — — — 60 — 405 — —

Q 2

9)

Anno 1633. in London.

Day		Guil.	sh.	p.	Fol.	£	s	d
	<i>Jacob Symonson at Amsterdam for company $\frac{3}{5}$ Randoll Rice, and $\frac{2}{5}$ me, Debitor.</i>							
1633. 6 13	<i>March, To Jean du Boys at Roan for dito company, for a Remise</i>	3100	—	—	6	300	—	—
1634. 7 29	<i>Dito To Jean du Boys for company of R. R. $\frac{3}{5}$, and $\frac{2}{5}$ me, for a Remise</i>	3506	.8	—	6	342	.1	.9
30	<i>April, To Andrew Hitchcock, ordered me upon sight of his letter to pay him</i>	1740	12	—	11	158	.4	.9
7	<i>June, To Andrew Hitchcock, ordered me upon sight of his letter to pay him</i>	2699	..	—	11	244	.5	—
	Summ—	11046	—	—	—	1044	11	6
17 20	<i>July, To Profit and Loss for dito comp.</i>				7	60	—	6
	Summ—	11049	—	—	—	1104	12	—
	<i>Figs in Company $\frac{3}{5}$ for Randoll Rice, and $\frac{2}{5}$ for me; are Debtors.</i>							
1633. 6 21	<i>March, To Diego del Varino for dito company our account of ready-money, received from him</i>	1576	9	426	9	426	.4	.6
6 21	<i>Dito To Cash, for custome and other charges</i>		1	..8	1	..8	.7	.9
1634. 12 31	<i>May, To Diego del Varino, received from him</i>	572	9	154	9	154	11	.6
12 .7	<i>June, To Cash, for custome and other charges</i>		1	.23	1	.23	.8	.9
15 11	<i>July, To Profit and Loss, for provision and gains</i>		7	114	7	114	15	.5
15 11	<i>Dito To Randoll Rice his account by me in company, for his $\frac{3}{5}$ of the gains</i>		6	145	6	145	18	.1
	Summ—	2148	—	873	—	873	—	6.
	<i>Diego del Varino at Lisborn for company of Randoll Rice $\frac{3}{5}$, and $\frac{2}{5}$ for me, our account of ready-money, Debitor.</i>							
1634. 8 15	<i>April, To dito Diego for the same company $\frac{3}{5}$, and $\frac{2}{5}$ our account of Time, received</i>	706	640	11	441	113	—	—
12 31	<i>May, To dito Diego for the same company our account of Time, received</i>	261	360	11	163	.7	—	—
	Summ—	968	000	—	—	605	—	—

Anno 1634. in London.

(9)

Day

Contra, Creditor.

Gul. ltr. p.

8 15 April, By Voyage to Antwerp, consign-
ed to Thomas Trust: being for com-
pany Randoll Rice $\frac{3}{4}$, and $\frac{2}{3}$ me, for
several commodities shipt to sell for
our company, cost — —

11046

10 110412

Contra, Creditors.

ps.

1634. 10. 8 May, By Cash, sold George Pinchback

1500

1 525

15 11 July, By Randoll Rice, his account Currant,
sold to him for ready money — —

648

6 348.6

Summ

2148

L 873.6

Contra, Creditor.

Mil. Re.

1633. 6 21 March, By Figs for dito company, received
in value for — —

681

960

9 426.4.6

1634. 12 31 May, By Figs for dito company, received
in value for — —

247

320

9 154.11.6

12 31 Dito By Voyage to Lisborn, for Provision
and other charges, concerning this com-
pany — —

38

720

5 .24.4

Summ

968

600

L 605

10)		Anno 1634. in London.				Fol.	£	s	d
		Promise-reckoning, Debitor,							
7	7	April,	To James Wilkinson, promised to let him have--	4	250				
11	13	May,	To George Pinchbacke, for my promise	3	338	6	8		
11	22	Dito	To James Wilkinson, for his promise-performance--	4	200				
11		Dito	To James Wilkinson, for his promise-performance--	4	314	3	4		
		Summ—			£	1102	10		
		Hendrick vander Linden $\frac{1}{2}$, John van Does $\frac{1}{2}$, Jaques Reynst $\frac{1}{3}$, their account of commodities, Debitor.		DE.	bu.	ba.			
1634.	6 29	March,	To Cash, for portage of	160	15	4	1		12.5
	16 20	July,	To dito company their account of Time, for value of the sale carried thither				13	193	19.8
	19 20	Dito	To Balance, transported thither—	160	.	4	13	194	12.1
		Summ—		320	15	8	£	389	4.2
		Hendrick vander Linden $\frac{1}{2}$, Joh. van Does $\frac{1}{2}$, Jaques Reynst $\frac{1}{3}$, their account of ready-money, Dr.							
1633.	7 29	March,	To dito company their account of commodities for charges brought from thence	10	.		10		12.5
	19 20	July,	To Balance, for conclude transported thither—	13	99	7	7		
		Summ—			£	100			
		Silver, Debitor.							
1634.	7 7	April,	To Jean du Boys my acc. Currant, principal--	.8	2	560	17		
	7 7	Dito	To Cash, for charges at the receipt		1	.4	7.2		
	9 22	Dito	To Jean du Boys my acc. Currant for charges--		2	12	6		
		Summ—		.8	£	577	10	2	
		Voyage to Antwerp, configned to Tho. Trust; being for company Rand. Rice $\frac{2}{3}$, and $\frac{2}{3}$ for me, Dr.							
1634.	8 15	April,	To Jacob Symonson for dito company, for sundry commodities shipt thither to sell for us		9	1104	12		
	17 20	July,	To Profit for dito company, gained		7	600	7		
		Summ—			£	1704	19		

Anno 1633: in London. (10)

Day			£	5	6
		Contra, Creditor.			
6 ²¹	March	By James Wilkinson for a bargain of Sugar —	4	314	3.4
1634 10 ³⁰	April	By James Wilkinson for discharge made 7. pref. —	4	250	—
10 ⁸	May	By James Wilkinson for Andrew Hitchcocks use —	4	200	—
11 ²²	Dito	By George Pinchbaeke for my promise perform. —	3	338	6.8
		Summ —	£	1102	10 —

Day			£	5	6
		Contra, Creditor.			
1634 7 ²⁹	March	By Hendrick vander Linden, and company, their account of Ready-money, for the charges —	10	—	12.5
16 ²⁰	July	By Andrew Hitchcocke, sold part upon time, part money —	160	—	4 11 193 19.8
11 ²⁰	Dito	By Balance, transported thither —	160	15	4 13 194 12.1
		Summ —	320	15	8 £ 389 4.2

Day			£	5	6
		Contra, Creditor,			
1634 16 ²⁰	July	By dito company their account of time, for received in part —	13	100	—

Day			£	5	6
		Contra, Creditor.			
1634 12 ²²	May	By James Wilkinson, in truck of Sugar —	8	4	574 1.1
17 ²⁰	July	By Profit and Loss, lost by sale —	7	—	3 9.1
		Summ —	8	£	577 10 2

Day			£	5	6
		Contra, Creditor.			
1634 13 ⁷	June	By Thomas Trust at Antwerp, for company R. R. —	12	1515	7 —
		$\frac{3}{5}$ and $\frac{2}{5}$ me, our account of Time, for part sales —	13	189	12 —
18 ²⁰	July	By Balance, for unfold Wheat —	—	—	—
		Summ —	£	1704	19 —

11) Anno 1634. in London.

Day			Mil.	Re.	Fol.	L	s	d
		Diego del Varino, for company of						
		Randoll Rice $\frac{3}{4}$, and $\frac{2}{3}$ for me, our						
		• account of Time; Debitor.						
8 15	April,	To Voyage to Lisborn, for dito com-	968	000	5	605		
		pany, for sale of 100 Sayes, part money--						
Andrew Hitchcocke, Debitor.								
1634. 8 15	April,	To Amsterdam-exchange, due the 23 present—			11	504	19	6
10 30	Dito	To Interest-reck. for forbearance of 96 £ . 14 s . 9 d .						
		at 8 per C. for 4 months ——— • ———			5	..	211	8
10 . 8	May,	To Jacob Symonson, for an exchange due 28 dito--			3	171	8	4
11 22	Dito	To James Wilkinson for 200 £ . at Interest, and						
		forbearance, are both ——— ———			4	205	6	8
12 . 7	June,	To Cash, paid James Wilkinson in full of an exch-			1	.72	16	8
13 15	Dito	To Jacob Symonson for 20 Pieces of Cambric, at						
		4 months time ——— ———			8	135		
16 20	July,	To James Wilkinson, for mine Affignation ———			4	.48		
16 20	Dito	To Hendrick vander Linden, and company, for						
		several commodities, at 6 months ——— ———			10	193	19	8
		Summ—				1334	2	6
Amsterdam-exchange, being in								
		company for Jacob Symonson	Gust.	sti.	p.			
		and me, each $\frac{1}{2}$, Debitor.						
1634. 9 15	April,	To Jacob Symonson his account by	2790	—	—	5	279	—
		me in comp. for his $\frac{1}{2}$ of the remise--						
9 15	Dito	To Jacob Symonson my account by	2790	—	—	2	279	—
		him in company, for my $\frac{1}{2}$ thereof —						
11 13	May,	To Cash, remitted by me ———	5049	15	—	1	504	19.6
14 23	Jun.	To Jacob Symonson his accou. by me	2890	19	.8	5	289	1.11
		in comp. for his $\frac{1}{2}$ of the remise—						
14 23	Dito	To Jacob Symonson my account by	2890	19	8	2	289	1.11
		him in comp. for my $\frac{1}{2}$ thereof—						
15 . 2	July,	To Randoll Rice, remitted by me-	5304	11	—	6	530	9.1
15 —	Dito	To Jacob Symonson his account by						
		me in comp. for his $\frac{1}{2}$ of the gains —	220	.6	.8	5	.22	.8
15 . 2	Dito	To Profit and Loss, for my gains--	220	.6	.8	7	.22	.8
		Summ—	22156	18	—	1	2215	13.9

Anno 1634. in London.

(11)

Day

Contra, Creditor.

Mil. Re.

Fol.

L

s

d

8 15 April, By Diego dito, for the said company,
our account of Ready-money, received
in part

706 640

9

441

13

—

12 31 May, By dito Diego, received in full

261 360

9

163

7

—

Summ—

968 000

L

605

—

—

Contra, Creditor.

1634. 10 30 April, By Jacob Symonson, ordered me to make good
here an exchange of

9

158

4

9

10 30 Dito By James Wilkinson, for my Assignment paid

4

250

—

—

12 7 June, By Jacob Symonson, ordered to make good here

9

244

5

—

16 11 July, By Jacob Symonson his account Currant for the
debt of Cambrix transported to James Wilkinson

2

135

—

—

16 20 Dito by Cash, received in part of the now sold com-
modities, being

1

100

—

—

18 20 Dito By Balance, due to me by conclude of account

13

446

12

9

Summ—

L 1334.2.6

Contra, Creditor.

Guil. st. pe.

1634. 8 15 April, By Andrew Hitchcock, for an ex-
change remitted me

5049

15

—

11

504

19

6

11 13 May, By Jacob Symonson his account by
me in comp. for $\frac{1}{2}$ of my remise

2890

19

.8

.5

289

1

11

11 13 Dito By Jacob Symonson, my account by
him in company, for my $\frac{1}{2}$ thereof

2890

19

.8

2

289

1

11

14 23 June, By Randoll Rice his account Cur-
rant, for an exchange remitted me

5304

11

—

6

530

9

1

15 2 July, By Jacob Symonson his account by
me in comp. for $\frac{1}{2}$ of my remise

3010

.6

.8

5

301

—

8

15 2 Dito By Jacob Symonson, my account by
him in company, for my $\frac{1}{2}$ thereof

3010

.6

.8

2

301

—

8

Summ—

22156

18

—

L

2215

13

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R

12) Anno 1634. in London.

DAY			Flor.	gr.	p.	Fol.	£	s	d
		Arthur Mumperson at Danficks, my account by him in company, D ^r							
9 22	April,	To Danfick exchange $\frac{1}{2}$ in company for dito Arthur, remitted to be by him employed there for my company Stock	5284	21	—	8	413	11	.9
		Diego del Varino at Lisborn his account of Fruits, Debitor.	E.	R.					
1634. 12. 7	June,	To Diego his acco. of Cash, for charges	270	300	12	25	10	.7	
14 23	Dito	To dito his Cash, for provision, and, &c.			12	15	11	.6	
14 23	Dito	To Diego his acco. Currant, for the neat			12	500	2	.8	
		Summ	270	300	£	541	4	.9	
		Diego del Varino, his account of Cash, Debitor.							
1634. 12. 7	June,	To Cash, by me for him disbursed			1	25	10	.7	
14 23	Dito	To Randoll Rice, received in part			6	380			
		Summ			£	405	10	.7	
		Diego del Varino, his account Currant, Debitor.							
1634. 16 20	July,	To Randoll Rice, for mine Affignation			6	161	4	.9	
16 20	Dito	To Diego his Cash, paid Pedro to clear account			12	338	17	11	
		Summ			£	500	2	.8	
		Thomas Trust at Antwerp, for company Ran. Rice $\frac{3}{5}$, and $\frac{2}{5}$, for me, our account of Time, Debitor.	Guit.	fti.	p.				
1634. 13. 7	June,	To Voyage to Antwerp, consigned to dito Thomas for company $\frac{3}{5}$, and $\frac{2}{5}$ for sale of part of the sent goods	15153	.9	4 101515	15	7	—	

Anno 1634. in London. (12)

Day.

Contra, Creditor.

	Flor.	gr.	p.		L	S	D
9 22 April, By <i>Danick</i> exch. remitted in mine own Bills, his gains here	140	10	5	8	1019	8	
18 20 July, By Balance, due by conclude	5144	10	13	13	402	12	1
Summ	5284	21			413	11	9

Contra, Creditor.

	F.	R.		L	S	D
1634. 13 23 June, By <i>Randoll Rice</i> his account Currant fold part at 2 months	270	300	6	541	4	9

Contra, Creditor.

				L	S	D
1634. 12 7 June, By <i>Diego</i> his account of Fruits for charges	12	25	10	7		
14 23 Dito By <i>Cath</i> , for my disbursed first charges	1	25	10	7		
14 23 Dito By <i>Diego</i> his account of Fruits for provision, &c.	12	15	11	6		
16 20 July By <i>Diego</i> his account Currant, paid <i>Pedro d. Varino</i>	12	338	17	11		
Summ				405	10	7

Contra, Creditor.

				L	S	D
1634. 14 23 June, By <i>Diego</i> his account of Fruits, for the neat proceed of 270 Pieces of Figs, and 300 Pieces of Raisons.	12	500	2	8		

Contra, Creditor.

	Guil.	st.	p.		L	S	D
1634. 13 7 June, By <i>Tho. Trust</i> for company <i>R. R.</i> , and $\frac{2}{3}$ me, our account of Ready-money, for part received	11020	3	9	13	1102		4
18 20 July, By Balance, for this conclude	4133	5	11	13	413	6	8
Summ	15153	9	4		1515	7	

13)

Anno 1634. in London.

Day		Guil.	sti.	p.	Fol.	L	s	d
	<i>Tho. Trust at Antwerp for company Ran. Rice $\frac{3}{4}$, and $\frac{2}{5}$ me; our account of Ready-money, Debitor.</i>							
13	7 <i>June, To dito Thomas our acco. of Time</i>	11020	.3	.9	12	1102	—	.4
	<i>Figs in Company $\frac{2}{3}$ for Jacob Symonson, and $\frac{1}{3}$ me, Debitor.</i>							
1634	14 2 <i>July, To Voyage to Lisborn, consigned to Diego del Varino, for company, as above, received---</i>	2908	8			785	13	4
15	2 <i>Dito To George Pinchback, for charges</i>		3			20	13	7
	Summ—	2908	L			806	.6	11
	<i>Hendrick vander Linden $\frac{1}{2}$, John van Does $\frac{1}{2}$, Jaques Reinst $\frac{1}{3}$, their account of Time, Debitor.</i>							
1634	16 20 <i>July, To dito their account of ready-money, received in part for sold Wares</i>		10			100	—	—
19	20 <i>Dito To Balance, for conclude transported thither</i>		13			93	19	.8
	Summ—		L			193	19	.8
	<i>Balance, Debitor.</i>							
1634	18 20 <i>July, To Jacob Symonson my account by him in comp.</i>	2	301	—		.8		
18	20 <i>Dito To Jean du Boys, for comp. R. R. $\frac{3}{4}$, me $\frac{2}{5}$ Currant--</i>	6	1092	17		10		
18	20 <i>Dito To Hend. van. Lind. and comp. their commodities</i>	10	194	12		.1		
18	20 <i>Dito To Voyage to Antw. in comp. R. R. $\frac{3}{4}$, and $\frac{2}{5}$ me---</i>	10	189	12		—		
18	20 <i>Dito To Andrew Hitchcocke due to me by conclude---</i>	11	446	12		.9		
18	20 <i>Dito To Arth. Mumperson my account by him in comp.</i>	12	402	12		.1		
18	20 <i>Dito To Tho. Trust, for comp. R. R. $\frac{3}{4}$, me $\frac{2}{5}$ our Time acco.</i>	12	413	.6		.8		
18	20 <i>Dito To Figs in comp. for Jac. Symonson $\frac{2}{3}$, and $\frac{1}{3}$ forme---</i>	13	806	.6		11		
19	20 <i>Dito To Cash, resting therein, and brought hither----</i>	.1	947	.2		.1		
	Summ—	L	4794	.3		.1		

Anno 1634. in London.

(13

Day		Guil.	sti	p.	fol.	L	s	d
Contra, Creditor.								
13 15	June, By Jean du Boys, for comp. Randall Rice $\frac{1}{2}$, and $\frac{2}{3}$ me, our account Currant by our order remitted him--	11020	—	—	6	1092	17	10
17 20	July, By Prof. & Loss of dito comp. lost--	—	.3	.9	.7	.9	.2	.6
	Summ—	11020	.3	.9	L	1102	—	4
Contra, Creditor.								
1634 18 20	July, By Balance, resting unfold — — —	2908			13	806	.6	11
Contra, Creditor.								
1634 16 20	July, By Hendrick vander Linden, and company, their account of commodities, sold for — — —				10	193	19	.8
Balance, Creditor,								
1634 18 20	July, By Jac. Symonson his account by me in comp.---		.5		5	512	.3	.8
19 20	Dito By Randall Rice his account by me in company--		6		991	.7	.6	
19 20	Dito By Hen. vander Lind. and comp. their commodities		10		194	12	.1	
19 20	Dito By Hen. van. Lind. and comp. their ready-money--		10		.99	.7	.7	
19 20	Dito By Hen. van. Lind. and comp. their Time account--		13		.93	19	.8	
19 20	Dito By Stock, for difference there, being my pref. estate		.1		2902	12	.7	
	Summ—		L		4794	.3	.1	

THE
JOURNAL
B.

OR,

The Second Journal:

By the which is shewed how to begin the New Books, and
so to prosecute as before.

A N N O 1634.

I N

L O N D O N.

THE
JOURNAL

B.

O R

The Second Journal:

By the which is showed how to begin the New Book, and
to the same as before

AMMO 1034

IN

L O N D O N

Anno 1614. the 21. of July in London.

1. Cash, Debitor to Stock l. 947. 2. 1. D. for sundry Coyne in Gold, and Silver, as by the found particulars, the 20. present did appear, producing 947. 2. 1

1. Andrew Hitchcocke Debitor to Stock l. 446. 12. 9. D. for so much due to me at severall dayes, by conclude of former book, fol. 11. being 446. 12. 9

1. Jacob Symonson at Amsterdam, my account by him in company, debitor to Stock l. 301. — 8. D. for gl 3010. 6. 8. pen. due to me by conclude of former book, fol. 21. 301. — 8

2. Arthur Mumperson at Dansick, my account by him in company, debitor to Stock l. 402. 12. 1. D. for 5144. Florines, 10. gros. 13. pin. Polish, due to me by conclude of former book, fol. 12. 402. 12. 1

2. Figs in Company $\frac{2}{3}$ for Jacob Symonson, and $\frac{1}{3}$ for me, debtors to Stock l. 806. 6. 11. D. for 2908. Pieces unfold in former books, fol. 13. cost as there appeareth 806. 6. 11

2. Voyage to Antwerp consigned to Thomas Trust, being in company $\frac{1}{2}$ for Randoll Rice, and $\frac{1}{2}$ for me, debitor to Stock l. 189. 12. 8. for the value of 19. Lasts, 24. Mudde, 3. scheples of Wheat unfold, as by former book, fol. 10. 189. 12. —

2. Jean du Boys at Roan, for company Randoll Rice $\frac{1}{2}$, and $\frac{1}{2}$ for me, our account Currant, debitor to Stock l. 1092. 17. 10. D. for 3642. w. 58. sous, 6. D. due to the said company, as by former books, fol. 6. 1092. 17. 10

2. Thomas Trust at Antwerp, for company of Randoll Rice $\frac{1}{2}$, and $\frac{1}{2}$ for me, our account of Time, debitor to Stock l. 413. 6. 8. D. for gl. 4133. 5. 11. pen. due to us by conclude of former books upon this account, fol. 12. 413. 6. 8

3. 1. Hendrick vander Linden $\frac{1}{2}$, John van Does $\frac{1}{2}$, Jaques Reynst $\frac{1}{2}$, their account of commodities debitor to Stock l. 194. 12. 1. D. for 160. Pieces of Figs, 4. Bales of Pepper, 15. Butts of Allegant standing upon the Debit of former book, fol. 10. 194. 12. 1

3. 1. Stock, debitor to Jacob Symonson at Amsterdam, his account by me in company l. 512. 3. 8. D. for so much due to him by conclude of former book, fol. 5. 512. 3. 8

S

Dito,

Anno 1634. the 21. of July in London.

3. 7. Dito, to *Randoll Rice* his account by me in company l. 991.
6. D. for so much due to him upon this account by conclude
of former books, fol. 6.

l s d
991 7 6

3. 1. Stock, debtor to *Hendrick vander Linden*; *John van Does*,
Jaquer Reynst; their account of commodities l. 194. 12. 1. D.
for 160. Pieces of Figs, and 4. Bales of Pepper sold; being the
whole wares in Credit of former books, fol. 10.

194 12 1

3. Dito, to *Hendrick vander Linden*, and company, as above,
their account of Ready-money l. 99. 7. 7. D. for conclude of
former books, fol. 10.

99 7 7

3. Dito, to *Hendrick vander Linden*, and company, as before,
their account of Time l. 93. 19. 8. D. for conclude of former
books, as in fol. 13.

93 19 8

Andrew

A.

R.

Andrew Hitchcock — fol. 1
 Arthur Mumperson at Danlick, my
 account by him in company — fol. 2.

Randoll Rice his account by me in
 company — fol. 3.

C.

S.

Cash

fol. 1.

Stock

fol. 1.

F.

T.

Figs in Company, $\frac{3}{4}$ for Jacob Symon-
 son, and $\frac{1}{4}$ for me — fol. 2.

Thomas Trust at Antwerp, for com-
 pany Randoll Rice $\frac{1}{2}$, and $\frac{1}{4}$ for me,
 our account of Time — fol. 2.

H.

V.

Hendrick vander Linden $\frac{1}{2}$, John van
 Does $\frac{1}{2}$, Jaques Reinst, their ac-
 count of commodities — fol. 3.
 Dito, their account of Ready-mony fol. 3.
 Dito, their account of Time — fol. 3.

Voyage to Antwerp, consigned to
 Thomas Trust, being in company
 for Randoll Rice $\frac{1}{2}$, and $\frac{1}{4}$ for me — fol. 2.

I.

Jacob Symonson at Amsterdam, my
 account by him in company — fol. 1.
 Jean du Boys at Roan, for company
 Randoll Rice $\frac{1}{2}$, and $\frac{1}{4}$ for me, our
 account Currant — fol. 2.
 Jacob Symonson his account by me
 in company — fol. 3.

S 2

Cash

1)

Anno 1634. in London.

L s d

Cash, Debitor.

21 July. To Stocke, resting in former book, fol. 1. 1 947 2 1

Stock, Debitor.

1634 21 July. To Jacob Symonson his account by me in company 3 512 3 8
 21 Dito. To Randoll Rice his account by me in company 3 99 7 6
 21 Dito. To Hendr. vander Linden, & comp their commodit. 3 194 12 1
 21 Dito. Hend. vander Lind. & comp. their Ready mony — 3 99 7 7
 21 Dito. To Hen. vand. Lind. & comp. their account of Time 3 93 19 8

Andrew Hitchcock, Debitor.

1634 21 July. To Stock, by conclude of former books, fol. 11. 1 446 12 9

Jacob Symonson at Amsterdam, my Guilt. sti. p.
 account by him in company, Dr.

1634 21 July. To Stock, as in former books, fol. 2. 3010 6 8 1 301 8

(1)

L S D

Stock, Creditor.

1634.	21	July. by Cash, resting there in former books.	1	947	2	I
	21	Dito. By <i>Andrew Hitchcock</i> , due to me in former books	1	446	12	.9
	21	Dito. By <i>Jacob Symonson</i> my account by him in company	1	301		.8
	21	Dito. By <i>Arthur Mumpers</i> . my account by him in comp.	2	402	12	.I
	21	Dito. By <i>Figs</i> in company, for <i>Jac. Symonson</i> $\frac{1}{2}$ & $\frac{1}{2}$ for me	2	806	6	II
	21	Dito. By Voyage to Ant. for company <i>R.R.</i> $\frac{1}{2}$, & $\frac{1}{2}$ for me	2	189	12	
	21	Dito. By <i>Jean du Boys</i> , for comp. <i>Rand. R.</i> $\frac{1}{2}$, and $\frac{1}{2}$ for me	3	1092	17	IQ
	21	Dito. By <i>T. Trust</i> , for comp. <i>R.R.</i> $\frac{1}{2}$, & $\frac{1}{2}$ me, our Time acco.	2	413	6	.8
	21	Dito. By <i>Hend. vander Lind</i> , & comp. their commod. acco.	3	194	12	.I

2) 1 Anno 1634. in London.

		Flor.	gr.	p.			
Arthur Mumperson at Danfick, my account by him in company, Dr.							
21 July. To Stock, due as in former books, fol. 12.		5144	10	13	1	402	12 1

		Figs in Company, for Jacob Symonson, and $\frac{1}{2}$ for me, Debtors.					
1634 21	July.	To Stock, resting unfold, as by acco. fol. 13.	2908		1	806	6 11
1634 21	July.	To Stock, resting unfold, as in fol. 10. for			1	189	12

		Jean du Boys at Roan, for compa- ny Randoll Rice, and $\frac{1}{2}$ for me, our account Currant, Debitor.	w	S	D		
1634 21	July.	To Stock, due as in former book, fol. 6.	3642	58	.6	1	1092 17 10

		Thomas Trust at A ^{new} erp, for company Ran. Rice, & $\frac{1}{2}$ for me our account of Time, Debitor.	Guil.	lli.	p.		
1634 21	July.	To Stock, due as in former book, fol. 12	4133	.5	11	1	413 6 8

July To stock brought from former
book for 100
count of commodities, deficit.
Doubt, James P. 1/2, then ac-
Hedrick, under T. 1/2, then ac-

the in company, debtor.

Reverend Sir, his account by me in company,

Rolls: then account of ready money.

John Smith, John Smith, John Smith

3)

Anno 1634. in London.

L s d

	pag.	bu.	ba.			
Hendrick vander Linden $\frac{1}{2}$, John van Does $\frac{1}{2}$, Jaques Reynst $\frac{1}{2}$, their account of commodities, debtor.						
21 July. To Stock, brought from former book, fol. 10.	160	15	4	1	194	12.1

Jacob Symonson at Amsterdam, his account by me in company, debtor.

Randoll Rice, his account by me in company, debtor.

Hendrick vander Linden $\frac{1}{2}$, John van Does $\frac{1}{2}$, Jaques Reynst $\frac{1}{2}$, their account of ready money, deb.

Hendrick vander Linden $\frac{1}{2}$, John van Does $\frac{1}{2}$, Jaques Reynst $\frac{1}{2}$, their account of Time, debtor.

Anno 1634. in London.

3)

L s d

		ps.	bu.	ba.			
21	Contra, Creditor, July By Stock, brought from former Book, fol. 10.	160	.	4	1	194	11.1

1634. 21	Contra, Creditor. July By Stock, due from former book, fol. 5.				1	512	3.8
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1634. 21	Contra, Creditor. July By Stock, due in former book, fol. 6.				1	991	7.6
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1634. 21	Contra, Creditor. July By Stock, due as in former book, fol. 10.				1	99	7.7
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21	Contra, Creditor. July By Stock, due as in former book, fol. 13.				1	93	19.8
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T

Book 1010

County Clerk.

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Conrad, Gordon

Center, Chicago

Science-lovers,

In this Books Title, I made promise of Two Waste-books for exercise of the Studious; and according to the second Rule of Aid, under the 62. place, the Promiser is Debtor: therefore to have a discharge, I make part of performance in the ensuing. For here you have the first Waste-book, comprehending many varieties of usual passages amongst Merchants: here you have the True course of the Inventories Entrances; then followeth the Daily passages of Trading: here you have all general matters belonging to Proper accounts: In this part of the Waste-book Factorage accounts are likewise begun; and all passages made so plain, that a mean capacity may apprehend them. Therefore, who ever hath deemed this Art-learning to be Obscure, or Difficult, and for that cause hath been kept back from the Secresie thereof, shall in the Progress of my Teachings-method find such delectable proceedings, that (contrary to his expectation) he will with ease attain to this first Waste-books true Balances

End.

Ingenuous Learner,

When you intend to undergo the studious Task of Learning the ensuing two Waste-books; then note, that when the Book lyeth open before you, then is the side upon the Left hand the Waste-books propositions; from thence you are to seek your Debtors and Creditors: and the side upon the Right hand, are the Journals Dictations: that is, such words (though not Rhetorical) as are most plain, to explain the Waste-books parcels after the Debtors and Creditors are found, thus entred for the Learners sake, not regarding any labour, nor charges at the Press, for this Art-desirers good.

i. of

Anno 1633. the first of January in Amsterdam. *Gulden*

Title.

1. Of the Ready money that we have, when we began to trade: or, by conclude of former Books.

1. Calculating my estate (when I left my former kind of Book-keeping) I found in several coyns of Gold and Silver, as by the agreement of my Cash, and Cash-book appeareth, the sum of—

1298

2. And in the Banck of this City (as by my account upon fol. 1765. appeareth) there is due to me—

6789

2. Of Wares, Houses, Ships-parts, and the like.

3. I have 200. Pieces of Cambric-cloth remaining untold, producing at 40. guilders per Piece unto—

8000

4. More, I have a House called King David, standing upon the New-Market of this City: which cost, besides the Legacy going out of the same—

4953

5. I have $\frac{1}{6}$ of the good Ship called the Rain-bow of Sardam, Shipper upon the same is John Johnson the Elder of Ilpendam, my part cost—

963

3. Of Debtors.

6. Jack Pudding at Bondan hath lent me an account dated the 28. of November last, wherein is due to me by conclude in Ready mony 89. l. 12. s. 11. d. proceeding from sales of several Wares for my account, exchange at 33. s. 4. d. producth—

2996

7. Daniel Beese of Purmerent hath delivered me his Bond, proceeding from commodities sold him, due the 19. present, being—

1017

4. Of Debt-Demanders.

8. Gerard Frind of Ilpendam, hath a Bill of mine, being for goods bought of him, due the 26. present, producing unto—

465

The 5. Dito.

9. Alexander Ham dwelleth in the House called King David, stand—

10

1637 the 5th of January in Amsterdam. Quil/til/pe

1. Of the Ready money, &c.

1.) $\text{gl. } 1298$. for several coyns of Gold and Silver, at present in my House, as between the agreement of my Cash, and Cash-book appeareth, the sum of 1298

2.) $\text{gl. } 6789$. due to me in the Banck of this City, as by my account in their Book, fol. 1764. appeareth, being 6789

2. Of Wares, Houses, Ships, &c.

3.) $\text{gl. } 8000$. for 200. Pieces of Cambrix-cloth, by me unsold; producing at 40 . gl. per Piece 8000

4.) $\text{gl. } 4953$. 15. fluy. which the said House (standing upon the New-Market of this City) cost first penny, besides the Legacies due out of the same 4953 15

5.) $\text{gl. } 963$. 12. 8. pen. for $\frac{1}{2}$ of the same, upon which John Johnson the Elder of Ilpendam, is Shipper, my part cost 963 12 8

3. Of Debtors.

6.) $\text{gl. } 896$. for 89. l. 12. s. sterl. due to me in Ready money, proceeding from Wares sold for me, as by an account received, bearing date the 28. of November, exchange at 33. s. 4. d. 896

7.) $\text{gl. } 1017$. 3. fluy. for commodities formerly sold him, as by his Bond, due the 19. present, being 1017 3

4. Of Debt Demanders.

8.) $\text{gl. } 465$. 10. 8. pen. for Wares formerly bought of him, as by my Bond, due the 26. present, being 465 10 8

The 5. Dito.

9.) $\text{gl. } 360$ for his yearly dwelling rent of the said House, standing upon

Anno 1633. the fifth of January in Amsterdam

ding upon the New Market of this City, his Rent will be due the first of April next, producing yearly

360

10. Jacob Hanger hath a yearly Legacy of 50. gl. out of the House called King David, due the 27. of February next, to be released after 16. years purchase, chief sum, and rent produceth

5. Wares bought for ready money, and presently paid

11. Bought of Thomas Coffer 15. Butts of Sherry-Sack, at 84. gl. per Butt, my payment is

1260

6. Wares sold for ready money, and presently received

12. Sold unto William Penford 16. Pieces of Cambric-cloth: my receipt at 45. gl. per Piece, is

720

13. There is a Legacy of 60. gl. now given to me out of the House called the Emperour, standing upon the Colke of this City, payable by Susanna Peters Orphan, due the 28. of February next, to be released after 18. years purchase, chief sum, and rent produceth

1140

7. Wares bought, to pay upon Demand

The 12. Dito

14. Bought of Daniel Beef 16. Latts of Rye, at 60. gl. each Latt, to pay upon demand, being

1344

8. Wares sold to be paid upon Demand

15. Sold unto Gerard Friend 16. Pieces of Cambric-cloth, at 43. gl. 16. stuy. per Piece, to pay upon demand, being

525 12

9. Wares bought, paying part ready money, the remainder upon Time

The 15. Dito

16, 17. Bought of Gerard Friend 58. Hogsheads of French Aqua-vita,

Anno 1633. the 5. of Jan. in Amsterdam. Out. Gl.

upon the New-Market of this City, which Rent will be due the first of April next, being 368

10.) gl. 850. for a yearly Legacy of 50. gl. out of the said House, due the 27. of February next, to be released after the rate of 16. years purchase. the chief sum, and rent produceth 850

5. Wares bought for, &c.

11.) gl. 1260. for 15. Butts of Sherry-sack, bought of Thomas Coffer, at 84. gl. per Butt; my payment is 1260

6. Wares sold, and, &c.

12.) gl. 720. for 16. Pieces of Cambrix-cloth, sold to William Pensard at 45 gl. per Piece: my receipt is 720

13.) gl. 1140. For a yearly Legacy of 60. guilders, now given to me, out of the House called the Emperour, standing upon the New-sides Colke of this City; due the 28. of February next: and may be released at the rate of 18. years purchase: chief sum, and rent is 1140

7. Wares bought, to pay, &c.

The 12. Dito.

14.) gl. 1344. for 16. Lasts, bought of him at 60. ggl. per Last, to pay upon demand; being 1344

8. Wares sold to be, &c.

15.) gl. 525. 12. stuy. for 12. Pieces sold him at 43 $\frac{1}{2}$ gl. per Piece to pay upon demand 525 $\frac{1}{2}$

9. Wares bought, paying, &c.

The 15. Dito.

16.) gl. 5568. for 58. Hogsheds of French Aqua-vita, at 96. gl. paying part ready mony, the remainder upon 3. mon. being all 5568

17.) gl. 37.84.

Anno 1633. the 15. of January in Amsterdam.

Gul. fl. pe.

vita, paying 3784. gl. now ready; the remainder upon 3. months:
the whole at 96. gl. per Hogthead, is

5568

10. Wares sold, receiving part presently, the
Remainer upon time.

The 21. Dito.

18, 19. Sold unto William Ducket 58. Hogtheads of French
Aquavita, receiving 4960. gl. now ready, the remainder at 3.
moneths: the whole at 120. gl. per Hogthead, produceth—

6960

11. To pay a Debt now expired.

The 27. Dito.

20. Unto Daniel Beef for conclude of account, do I pay—

• 326 17

12. To receive a Debt now expired.

21. Of Gerard Frind received to clear the first parcel—

• 60 • 1 8

13. Mony fetcht out of Banck.

The 5. of February, 1633.

22. Fetcht out of Banck, being paid me by Frederick Wats
the Cashier—

• 6000

14. Mony carried into Banck.

The 7. of February.

23. My servant Francis Willing, according to my order, hath
carried mony into Banck, and delivered it to John Nimble, to
be set upon my account, being—

• 987 15 • 8

15. Mony and Wares, bartred for other Wares.

The 15. Dito.

24. Received of Gerard Frind 4. Barrels of Couchaneille,
weighing Netto 560. lb. at 18. gl. per Centum—

10080

25. Against

An. 1633. the 15. of January in Amsterdam.

Gul si pe

17.) gl. 3784. paid unto him in part of the above-named Aquavitz

3784

10. Wares sold, receiving, &c.

The 21. Dito.

18.) gl. 6960. for 58. Hogheads of French Aquavitz, at 120. gl. receiving part ready-money, the remainder upon 3. months, being all--

6960

19.) gl. 4960. received in part of the above-named Aquavitz

4960

11. To pay a Debt, &c.

The 27. Dito.

20.) gl. 326. 17. stuy. paid unto him for conclude of account

326 17

12. To receive a Debt, &c.

21.) gl. 60. 1. 8. pen. received of him in full of account, being---

60. 1 8

13. Money fetcht, &c.

The 5. of February, 1633.

22.) gl. 6000. fetcht ~~out of the same~~, being paid unto me by Frederick Wats, ~~Callier~~, to wit

6000

14. Money carried, &c.

The 7. Dito.

23.) gl. 987. 15. 8. pen. carried into the same according to my order, by my servant Francis Willing, and delivered it to John Nimble, to be set upon my account, being

987 15 8

15. Money and Wares, &c.

The 15. Dito.

24.) gl. 10080. for 4. Barrels received of him in barter, weighing Netto 560. lb. at 18. gl. per Centum, is

10080

V

25. gl. 1778.

AMPHITHALAMI,
OR, THE

Accomptants Closet,

Being an Abridgment of (the so called)

ITALIAN BOOK-KEEPING;

Exactly and accurately shewing how to Order, State and Keep

ACCOUNTS,

Either of a publick Farm or a private Estate, &c.

Into a single Book, and in an extraordinary short Way, so that at pleasure and without the help of a Waste-book, Memorial, Journal or Annual, Calculation may be made of the Advance or Arrears, Gain and Loss, or the whole Architecture.

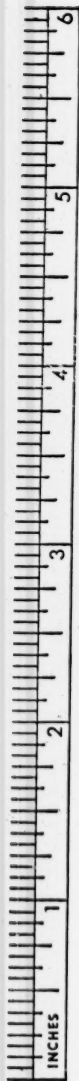
A NEW METHOD,

Very necessary and beneficial for all *Lords, Knights, Gentlemen, Commissioners, Treasurers, Comptrollers, Auditors, Merchants, Factors, Farmers, and Stewards.*

The Second PART, called *Litera B.*

Composed by

ABRAHAM LISET, Gent.

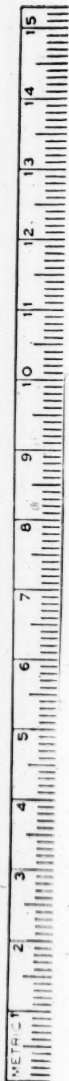


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A M P H I T H A L A M I,

O R,

The Accountants Closet:

Being an Abridgment of

MERCHANTS-ACCOUNTS

Kept by *Debitors* and *Creditors*;

Exactly and accurately shewing how to order, state and keep Accounts, either of a publick Farm, or private Estate, into a single Book, without a Memorial, and Journal, or Annal, whereby Calculation may be made at pleasure of the Advance or Arrear, Gain and Loss, of the whole Stock and Architecture.

A N E W M E T H O D,

Illustrated and Enlarged with necessary Instructions and Inferences of the *Essential parts of Traffick*, as also of *Denomination, Valuation and Reduction of Moneys, Weights and Measures* of divers Climates of the World.

Very usefull and convenient for *Lords, Knights, Gentlemen, Commissioners, Treasurers, Comptrollers, Auditors, Farmers, Merchants, Factors, Stewards*, and all degrees of Men.

Digested into Two Parts.

The First whereof is called **L I T E R A A.**

Invented and Composd by **ABRAHAM LISET**, Gent.

L O N D O N,

Printed by *Miles Flesher*, for *Robert Horne* at the South entrance of the *Royal Exchange*, 1684.

1658

*Wares for account of Mr. Good-trade
of Dantzick are Debtor.*

folio 27 li. s. d.

A*L

March. 26 To Cash li. 243. 8. paid Freight and Average of the Sea to Ship-
per *Wildfangh* for 500 barrels of Pot-ashes at 1 Rixdollar per
piece is Rixdollers 500 and Average 50 Rixdollers at $4\frac{1}{2}$ s.
sterling per Rixdollar is together li. 123. 15 s. and for the Cu-
stome of 2500 weight rated at 16 s. 8 d. per Cent. is 12 pence
of 20 shillings, li. 104. 3 s. with other Charges and Expences, as
Carriage, Ware-house and the like, as by a Note li. 15. 10.
marked as in the margent, and numbred from 1 till 500 —

14 243 8 —

30 To Cash li. 262. 11. 11. paid Freight unto Shipper *Cock* of the
Charitie for 2000 quarters of Wheat at 20 s. per Last or 10 quar-
ters is 200 li. and for Fee 40 Rixdollers at $4\frac{1}{2}$ s. per Rixdollar
is 9 li. as also for Subsidue and Custome 5 per Cent. rated at
6 s. 8 d. the quarter l. 33. 6 s. 8 d. with other Charges and Ex-
pences, as Granary, Carriages, Workmen and the like, ac-
cording to a Specification li. 20. 5. 3. —

14 262 11 11

April. 18 To Goods and Commodities for my account li. 1781. 5 s. for 40
pieces of long Woollen Cloth, sent unto Mr. *Good trade* of *Dant-*
zick by Shipper *Andrews Jorgen* of the Ship called the *Sirene*,
upon his order and desire Pack'd up in 2 Balls, signed as in the
Margent, and numbred 1.2. containing 20 pieces of Black 1150
yards 10 pieces of Red 600 yards, and 10 pieces of Tristamin
625 yards, together 2375. at 15 s. sterling per yard, amounts to—

26 1781 5 —

G*T

— To Cash li. 27. 10. for Charges and Expences had about those
two Balls of Cloth, for Package and Carriage, l. 4. 10. Subsi-
due and Custome at 1 d. farthing the pound weight weighing
4000 pounds, li. 22. 10. for Charter-parties and Bills of La-
ding to the Notary 10 s. together is —

14 27 10 —

August. 15 To Cash li. 2000. remitted by his order unto Mr. *Le Conto* at
Hamburgh, payable at 2 Usance, and 37 s. 7 d. Flemish per li.
sterling by Mr. *Bickell* paid unto Mr. *Boston* for double Bills
of Exchange —

14 2000 —

November. 31 To Gain and Loss li. 145. 1. 7. for Provision of 6750. li. at 2 per
Cent. for selling of all these Wares li. 135. for Courtage, Post-
age and Brokerage li. 10. 1. 7. —

36 145 1 7

December. 2 To Cash li. 2290. 6. 6. paid unto Mr. *Peter Equal* for his Bills of
Exchange at double Usance payable unto Mr. *Good-trade*, or
order remitted per *Amsterdam* unto Mr. *Innocent* at 37 s. 4 d.
by Mr. *Momber* —

42 2290 6 6

li. 6750 3 —

1658	<i>Creditors.</i>		<i>folio</i>	28	li.	s.	d.
<i>April.</i> 1	By <i>Cash</i> li. 1028. 4. for 100 barrels of Pot-ashes sold unto Mr. <i>Freeman</i> , weighing 54 <i>Centos neat</i> at 41 s. the hundred weight ready money is						
			13		1028	4	
<i>May.</i> 2	By <i>Cash</i> li. 400. for 500 quarters of Wheat sold unto Mr. <i>Miller</i> at 16 s. per quarter comes to		13		400		
	17 By <i>Cash</i> li. 1028. 4. for 100. barrels of Pot-ashes sold unto Mr. <i>Glasfer</i> weighing 504 <i>Cent. neat</i> at 41. s. the hundred weight <i>contant</i>		13		1028	4	
<i>June.</i> 9	By Mr. <i>Andrews Baker</i> l. 850. for 1000 quarters of Wheat at 17 s. per quarter payable within 6 months time, and putting in sufficient security for the Sum of		37		850		
	12 By Mr. <i>Andrews Baker</i> l. 533. 4. for 50 barrels of Pot-ashes weighing 248 <i>Centos neat</i> at 43 s. the hundred weight, payable within 6 months time, and giving security thereof		37		533	4	
<i>July.</i> 21	By <i>Cash</i> li. 514. 2. for 50 barrels of Pot-ashes sold unto Mr. <i>Freeman</i> , weighing 252 <i>Centos neat</i> at 41 s. the 100 weight <i>contant</i>		13		514	2	
<i>August.</i> 8	By <i>Cash</i> li. 984. for 100 barrels of Pot-ashes sold unto Mr. <i>Potter</i> , weighing 492 <i>Cent. neat</i> at 40 s. the hundred weight ready money		13		984		
<i>September.</i> 14	By Mr. <i>Andrews Baker</i> li. 400. for 500 quarters of Wheat at 16 s. per quarter, payable on the 14 th of <i>November</i> next coming, having given good security of it		37		400		
<i>October.</i> 16	By <i>Cash</i> li. 510. 9. for 50 barrels of Pot-ashes sold unto Mr. <i>Potter</i> , weighing 249 <i>Centos neat</i> at 41 s. the hundred weight ready money		41		510	9	
<i>November.</i> 30	By <i>Cash</i> li. 502. for 50 barrels of Pot-ashes (being the remnants of 500 barrels) sold unto Mr. <i>Glasfer</i> , weighing 251 hundred weight <i>neat</i> at 40 s. per <i>Cent. contant</i>		41		502		
					li.	6750	3

1658		<i>Adventure-land in Ireland is Debtor.</i>	<i>folio</i>		li.	s.	d.
March.	2	To the State of England li. 3000. for 600 Acres of arable ground lying 12 miles from <i>Dublin</i> towards <i>Waterford</i> , received as Adventurer in part for the 5500 li. money lent them the 25th of March 1650. upon publick faith, rated at 5 l. per Acre, comesto-	29	8	3000	—	—
May.	10	To Mr. <i>Honest</i> Steward of the Manors li. 100. for Charges and Expences had about those Landeries, as by his specification delivered		18	100	—	—
September.	2	To Mr. <i>Honest</i> Steward of the Manours li. 222. 18. 4. for Charges and Expences had about those grounds since <i>May</i> last, for Banking, Cutting, Mowing, Thrashing, Carriage and the like, as by his Bill		18	222	18	4
December.	2	To <i>Gain</i> and <i>Loss</i> li. 332. 15. 8. for so much gained by this years improvement of these 600 Acres, besides and above all Charges reduced		36	332	15	8
					li. 3655	14	—

The Nature of this account is altogether according to those of the Manors of several Goods or Houses, differing onely in that you had those Lands from the *State* in part of payment for the Debt and parcel they did owe to the *Stock*, as being contracted and purchased by it after that account was stated: and whereas the Manours and Goods pr the Debt of the *State* are parcels of your *Stock*, so likewise these Lands deriving from the latter as aforesaid, must needs be a parcel of that account, and by this means Center to the *Stock*, in regard it takes its value from thence, and conveighs it higher to a particular account, as it doth to the *State* of *England* in consideration of 600 Acres of ground, or 3000 li. sterling principal, for payment in part of a greater sum they did owe unto you. Now after purchase, as the benefit and improvement thereof will be altogether for your own Use, or those you shall please to appoint, so you will be carefull to keep punctual account of all Charges and disbursements about those Lands, and charge them from time to time upon these grounds, still giving so much Credit unto the party from whence at first they went out by your order and direction; and so in procees of time as you get any money or profit by the Growth, Fruits or Harvest of these grounds, you are to Credit this Account, and charge the partie that received it by your appointment, for the same consideration, to the end that by

1658	Creditor.	folio	30	li.	s.	d.
September. 3	By Mr. <i>Honest</i> Steward of the Manours li. 600. 4. for the Increase and proceed of this Land received this Harvest, as by his account and specification, for Wheat, Rie, Barlie and Pasture of Cattel	17	600	4	—	—
November. 5	By Mr. <i>Honest</i> Steward of the Manours li. 55. 10. for Grass, Hay, and Fruits sold of these Grounds, as by his Bill delivered	17	55	10	—	—
December. 31	By Balance L ^a A. li. 3000. for transport of these 600 Acres upon a new account and volume <i>Litera B.</i>	43	3000	—	—	—
		li.	3655	14	—	—
<p>by reducing the Charges and Expences from the Increase and Revenue, the proceed and surplus may be put to the account of Gain and Profit, as received so much more than paid in consideration of the same account: Ever excepting the primitive worth for the Balance in the future as long as it is in being, and your possession; but in case of selling it for ready money, or changing it for other goods, then instead of the balance, the Cash, Purchasor or Parcel of Goods you did get in Exchange thereof is to poize and balance it, as being charged for the same consideration upon its particular account, and so by this means one as it were riseth, groweth and liveth as a member, whilst the other is cut off, falls and dieth as a limb to and by the stock or body thereof.</p>						

M

1658

The Farmery of Pay-well is Debtor. folio

31

li.

s.

d.

March. 25 To the State of England li. 5000. for so much to be paid within 5 years in equal portion with 200 li. Interest *per annum* by the Farmer thereof Mr. Nimble, as he shall receive it from the Tenants and Inhabitants, by virtue of a Letter Patent bearing Westminster the 20. of March 1658. that is to say, every year 1200 li. Principal and Interest ————

8

5000

December. 30 By Gain and Loss li. 200. for Interest according to allowance of the State, besides li. 1000. received this first year in payment of the Principal ————

36

200

li.

5200

Concerning accounts of Farmeries, Security or Pawn-land, as the stem thereof is to be charged to the Original and Root by which it first did grow to be a parcel of your estate, and the conditions, as the vertue or marrow, thereof are specified and expressed in plain terms, according to the Tenour of agreement made with the parties from whom you had the same; so those fruits which from time to time you reap, and get according to the vertue and goodness of this Tree, by the Farmer, Steward or Party authorized to that purpose, are to be brought in Credit upon this account, and charged again either unto *Cash* or the Party that received them by your appointment, who, if you shall desire or see cause, is to give you an account of it, or bring in the money to your *Cash* again: if punctual payment be made by the Farmer, then the first year $\frac{1}{5}$, the second $\frac{2}{5}$, and so every year a fifth part will be deducted of the Principal, and instead of the Farm or 5000 li. security you will find at the expiration of those 5 years 6000 li. ready money in your *Cash*, without the improvement that can be made in the mean time by those moneys received in part.

1658.		Creditor.	folio	32	li.	s.	d.
May.	1	By Cash li. 300. received of Mr. Nimble the Farmer of this Farmery, by virtue of a Letter Patent from the State		13	300	—	—
August.	2	By Cash li. 200. received of the said Farmer Mr. Nimble, upon account in part as before		13	200	—	—
September.	8	By Cash li. 100. received as before		41	100	—	—
October.	30	By Cash li. 300. received as before		41	300	—	—
November.	15	By Cash li. 50. received more as before		41	50	—	—
	20	By Cash li. 50. received more as before		41	50	—	—
December.	2	By Cash li. 100. received more as before		41	100	—	—
	20	By Cash li. 70. received more as before		41	70	—	—
	25	By Cash li. 30. received more as before		41	30	—	—
	31	By Balance L ^a A. li. 4000. for transport of this account upon a new Book, L ^a B.		43	4000	—	—
					li.	5200	—

It is also to be observed, that this Farmery hath been assigned unto you by the State in consideration of 5000 l. sterling Principal, with condition to pay you the same within five years time and with 200 li. Interest *per annum*, in equal portions, that is to say, every year 1200 l. payable on such or such certain days by their respective Farmer or Commissioner: which having received, you are to charge Cash, and credit this account for the same 1200 li. as received in part of 5000 li. Principal, withall charging this account with the 200 li. Interest comprehended in the 1200 li. received, and to give credit for so much to the account of Gain; and so it will appear that at the expiration of the first year there hath been paid to you or your Assignee 1000 li. upon account of 5000 li. Principal, and 200 li. upon account of 1000 li. Interest or Gain, whereof you are fully to be paid within 4 years more.

1658.	The High and Mighty, the <i>Lords States</i>		folio	33	li.	s.	d.
December. 30	To <i>Gain and Loss</i> li. 1620. for 12 months allowance by virtue of a Commission received of their Lordships, dated at the <i>Hague</i> the 28th of December 1657. at 20 Rixdollers <i>per diem</i> , and 30 days <i>per mensem</i> in the quality as resident in ordinary, is Rixdollers 7200 at 4s. 6d. <i>per piece</i> , comes to				36	1620	—
	Whereof all Charges and Expences are to be defrayed and disbursed.				li.	1620	—

Note, That this account serveth but for a publick Minister or Agitator of a foreign Prince or Lord; but may be of great use and benefit towards the ordering of his Domestick affairs and concernment, receipts and disbursements; for in comparing but his disbursements at any time with this account, he very easily can make calculation, how much he may enlarge his Train, or reduce his Charges and Expences, and so reform and order things accordingly, as he shall see cause.

1658

Mr. Edward Holt is Debtor.

March. 27	To <i>John Faithfull</i> Steward of the Household li. 50. for so much paid him upon account, as by acquittance	16	50	—
April. 4	To the same Steward li. 100. paid him more as before by my order, as by his acquittance	16	100	—
September. 20	To the same Steward li. 50. for paid him by my order upon his account more in part as before	16	50	—
November. 30	To the same Steward li. 110. 18 s. for paid him by my order, in full of all his Bills delivered	16	110	18
		li.	310	18

In this manner of account for the Taylor you may keep if you please all other accounts of Baker, Brewer, Butcher, Shoemaker, Vintner, Grocer and the like, that give any Credit towards defraying of your Charges and Expences, crediting them from time to time for the things you had of them by your appointment, according to their bills examined and approved; and if you see cause to pay them any thing at their request or by your own accord, cause it to be paid unto them by your Steward or Attorney, then you may charge their account, and credit *Cash* or the Partie that paid it for the same sum of money.

1658	of the United Netherlands are Creditors. folio		34	li.	s.	d.
January. 5	By Cash li. 500. remitted hither from <i>Amsterdam</i> by the Treasurer of the Exchequer Mr. <i>de Geer</i> , by their Lordships order, towards defraying of Charges in a Commission received here in <i>England</i> , at 20 Rixdollers allowance <i>per diem</i> ; I say received in part of Mr. <i>de Visser</i>		13	500	—	—
May. 27	By Cash li. 200. remitted as before, for part of my allowance received of Mr. <i>Books</i>		13	200	—	—
July. 31	By Cash li. 450. received as before of Mr. <i>Peter de Putt</i>		13	450	—	—
September. 6	By Cash li. 300. received more as before of Mr. <i>Corfelis</i>		13	300	—	—
December. 1	By Cash li. 170. received more as before of Mr. <i>William Boeve</i> , in full of a years allowance		14	170	—	—
			li.	1620	—	—

But in case such publick Ministers receive Commissions, as usually it is done, concerning Trade of other private Men, then I shall refer them to the accounts of the Factors, Wares, Commodities and Bills of Exchange, where they will be satisfied more at large.

1658

Creditor.

January.	19	By Charges and Expences li. 20. 19. 10. for 3 Suits of my Sons, as by his Bill delivered	21	20	19	10
February.	2	By Charges and Expences li. 31. 18. for mourning Suits and Coats of my 5 Servants, Pages and Foot-men, as by his Bill delivered—	21	31	18	—
March.	7	By Charges and Expences li. 112. for the Liveries of 6 Persons in mourning, as by his Bill delivered	21	112	—	—
June.	27	By Account Particular li. 17. 14. 10. for a black Suit of fine Holland-cloth for my self, as by his Bill	19	17	14	10
August.	29	By the same Account li. 15. 5. 4. for a French Suit, as by his Bill, being for my own use	19	15	5	4
October.	26	By the same Account li. 113. for 2 Suits, viz. one of gray Cloth at 17 li. and another laced with Gold at 96 li. as by his Bill delivered	19	113	—	—
			li.	310	18	—

ever observing at the receipt of any thing from them that you credit their account by the very cause and end it is intended and used, as are *Charges and Expences*, *Account Particular*, or any other Account whatsoever, which accordingly you are to charge for the same consideration; and if paid, then charge their Particular Account, and credit the Party that paid it by your appointment in the same manner and consideration.

N

1658		Gain and Loss is Debtor.	folio	35	li.	s.	d.
February.	7	To several Ships at Sea li. 5700. for the loss of the Fortune taken in her voyage to the Levant by the Spaniards, valued li. 4500. and for Charges and Expences had by Mr. James Trusty at Dover Factor to fit her out li. 1200. as by his account, see folio —	12	5700	—	—	—
March.	25	To Sir John Ireland Knight li. 60. for a years Interest of li. 1000. Principal at 6 per Centum — — — — —	4	60	—	—	—
October.	1	To Account Particular l. 50. for two Stone-Horses presented unto the Lord N. N. — — — — —	20	50	—	—	—
November.	10	To Mr. Honest the Steward of the Manours li. 182. 15. 8. for several Household-stuff and Provision, with other Expences, as also for a years Wages at 100 li. — — — — —	18	182	15	8	—
December.	30	To John Faithfull Steward of the Household li. 100. for his yearly allowance — — — — —	16	100	—	—	—
	—	To Charges and Expences li. 3937. 3. 10. paid and laid out this year about my House-keeping, and defraying of my domestic occasions — — — — —	22	3937	3	10	—
	31	To the Stock li. 11928. 12. for the proceed of this account, being the improvement of the Stock this year, gained by the blessing of God besides and above all Charges and Expences already reduced — — — — —	2	11928	12	—	—
				li. 21958	11	6	—

Concerning this account of *Gain* and *Loss* there were much to be spoken of it, seeing it one of the chief and principal Pillars that supporteth the whole Architecture, beautifieth and adorneth the entire Body, and is as it were the onely Soul and Life thereof, and the sole exaltation of this *Amphithalami* and Mystical Art: but to be brief, I shall but say that the *Debet* thereof referreth to the *Loss*, and the *Credit* referreth to the *Gain* of the *Stock*, seeming as it were to have a nigh coherence and sympathy with the nature of the Original or Hebrew-tongue, that bends it self from the Right Hand towards the Left; and therefore is to be noted, when you lose any thing by any of the several accounts within your Book, as the same Loss will appear in the *Credit* of that account, so by consequence it must be visible in *Debet* of this account; and to the contrary, when you gain or advance any thing by any of your several accounts, as the same Gain or Profit will be apparent in the *Debet* of that account, so it needs must be visible in *Credit* of this account: and for which cause as your Books are kept punctual, and you being curious to know from time to time what you did gain and advance with your *Stock* besides and above all Charges and Expences, you need but take a small piece of Paper and draw the total Sum of this account, and then reduce both Loss and Expences from Gain, the surplus or proceed of Gain will be the Increase and augmentation of the *Stock*, which will be found and perceived in the virtue and strength of the several parcels and members thereof, centring in their operation to *Cash* as the heart and nourishment of those members, and altogether concurring and administering to the entire body the *Stock*.

1658	Creditor.	folio	39	li.	s.	d.
February. 6	By Goods and Commodities for my particular account li. 80. 16. for advance of 100 last Pitch and Tarr		25	80	16	
March. 25	By Sir Thomas Vincent Knight li. 30. for a years interest of 500 li. principal at 6 per Centum		3	30		
—	By the State of England li. 2640. for 8 years interest of li. 5500. Principal at 6 per Centum		7	2640		
30	By the Manor and Forrest of Increase li. 100. for a quarter years improvement thereof		7	100		
April. 5	By several Goods and Houses l. 2030 for Lease and Revenues received thereof		9	2030		
June. 31	By the Manor and Forest of Increase li. 100. for a quarter years improvement and profit		7	100		
July. 2	By the Manor of Speedwell li. 250. for 6 months improvement and profit		5	250		
September. 8	By Goods and Commodities for account particular li. 396. 3. 2. for advance of 100 pieces of woollen Cloth		25	396	3	2
30	By the Manor and Forest of Increase li. 100. for a quarter years improvement and profit		7	100		
November. 2	By Account Particular li. 180. for a Chain of Gold with a medal of his Highness Effigies, as a Present		19	180		
31	By Wares for account of Mr. Goodtrade li. 145. 1. 7. for Provision, Courtage, and Port of Letters		27	145	1	7
December. 2	By Adventure-land in Ireland li. 332. 15. 8. for this years improvement and advance	see folio	29	332	15	8
—	By several Goods and Houses li. 805. for this years improvement, Rent and Revenues, gained		9	805		
21	By several Ships at Sea li. 12240. for this years adventure and gain by them made in their several Voyages and Prizes at Sea		11	12240		
27	By Bills of Exchange l. 358. 15. 1. for advance since September last		39	358	15	1
30	By the Manour and Forest of Increase li. 100. for a quarter years improvement gained and advanced		7	100		
—	By the Farmery of Paywell li. 200. for a years Interest of 5000 li. according to allowance of the State		31	200		
—	By the Lords States of the united Netherlands li. 1620. for a years allowance, as by a Commission from their High and Mighty Lordships, dated at the Hague the 28th of December, 1657		33	1620		
31	By the Manour of Speedwell li. 250. for half a years improvement gained and advanced		5	250		
				li. 21958	11	6

1658

Mr. Andrews Baker is Debtor.

folio 37 li. s. d.

June. 9	To Wares for account of Mr. Good-trade of Dantzick li. 850. for 1000 quarters of Wheat at 17 s. per quarter, payable within 6 months time, having given sufficient security thereof	28	850	—
12	To the same account l. 533. 4. for 50 barrels of Pot-ashes, weighing 248 Centos neat at 43 s. per Centum, payable according to the 1000 quarters of Wheat	28	533	4
September. 14	To the same account li. 400. for 500 quarters of Wheat at 16 s. per quarter, payable on the 14th of November next coming, having given good securation thereof	28	400	—
		li	1783	4

Note, That this Baker bought such and such a parcel of Wares or Commodities from you, upon condition to pay it within the space of a limited time, and therefore becomes in the mean time a lawfull Debtor unto you untill payment be made, and then is of right to be credited for so much paid either in part or in full, untill altogether be discharged and the account finished. These Wares now as they are put here to his Charge, so upon its proper account folio 28. (as you are to specify within the two second lines on the page where that Account or Creditor of such a parcel is to be found) they must stand credited for the same parcel, as being alienated and separated from the rest still in being of these Wares, to the end you may see at any time by this account how much is sold or remaining of it without going to the Warehouse or weighing and removing them over again, and so make calculation or draw accounts when you please: and seeing such account, as this is one, serving chiefly for memory sake, to see withall what Wares they had of, and when they will be paid unto you, to the end you may govern your self according to your other occasions at the prefixed time of receipt thereof: as also to have a necessary Debtor unto that parcel of Wares so alienated and separated from the rest of that account credited in your Book as for *Gain* or *Loss*, hath no reference to such Debtors if they be punctual of time and payment, that being comprehended by the other account of Wares or the Creditor thereof, unless there should appear some neglect or defect.

1658.	Creditor.	folio	38	li.	s.	d.
November. 10	By <i>Cash</i> li. 850. for 1000 quarters of Wheat at 17 s. <i>per</i> quarter, as in <i>Contra</i> paid this day		41	850		
• 13	By <i>Cash</i> li. 400. paid in part upon account for the 50 barrels of Pot-ashes on the other side		41	400		
• 15	By <i>Cash</i> li. 133. 4. paid in full of the said Pot-ashes due on the 12 of this Instant Month past		41	133	4	
• 20	By <i>Cash</i> li. 200. paid in part of the 400 li. for 500 quarters of Wheat at 16 s. in the <i>Contra</i>		41	200		
• 24	By <i>Cash</i> li. 200. paid in full of all accounts and demands to this day		41	200		
				li	1783	4

defect either in agreement and payment, or in the Wares and Commodities. In which case Agio or Interest may be added unto, or else Tarra and Rabat be reduced from the parcel of money or Commodity (for which he stands indebted) as Principal Creditor to your Book, under the name and title of *Gain* and *Loss*. To sum up all together in one, he is a Debtor to Wares for such a Consideration, and at the time of punctual payment he is a Creditor by Cash; whereas to the contrary Wares becomes a Creditor by, and Cash a Debtor to him.

O

1658.

Bills of Exchange are Debtors.

folio 39 li. s. d.

January. 32 To Mr. James Trusty li. 2400. for several double Bills, (as *primo* and *secundo*) which he drew upon Mr. Alonso, being together 12000 Ducatoons of Venice at 48 pence sterling per Ducat or 24 great current of Venice, payable at use unto my order, which Bills I endorsed and assigned to be paid unto Mr. Bernardo, with order to reduce his charges and provision thereof, and to remit the Proceed unto Mr. Carvasal at Naples according to the course of Exchange, which was performed as followeth--
 Alonso paid unto Bernardo the 20th of October Ducatoons 12000
 Bernardo reduced his provision at $\frac{1}{2}$ per Cent. is 60 Ducatoons, with Courtage and Postage 2 Ducatoons, } — 62
 together 62 Ducatoons

Resting Ducatoons 11938

which proceed of Ducatoons 11938.

Bernardo at Venice remits unto Carvasal at Naples the 21 of October payable at sight 101 Ducatoons, for 100 Ducatoons at Naples, with order to reduce his Charges, as also provision, and to remit the proceed and Balance thereof unto my self or order and Assigns, according to the course of Exchange, which being done as followeth,

Carvasal at Naples received of Dandallo at Naples (for the draught of Eleazer of Venice) being remitted by Bernardo of Venice as aforesaid the 30 of October—Ducatoons 11819.80

Reducing for Port of Letters and Courtage Ducatoons 12.20 Granos, and for his provision $\frac{2}{3}$ per Centum, Ducatoons 81 } — 93. 20.

Resting Duc. 11914

which proceed of Ducatoons 11914.

Carvasal paid unto Faukon at Naples the 1 of November, for double Bills of Exchange, payable by Mr. Guner of London, at usance unto my self or order at 68 d. per Ducat or 100 Granos, which Bills he remitted hither as in the Contra received.

December. 25 To Cash li. 3284. 7. 7. paid for the draught in the Credit unto Alderman Sidenham for 10354 Crowns at 83 d. Sterling drawn by Olimphas of Genua the 25 of November at *Uso valuta*, received of Torquano

26 To Cash li. 7. 10. paid during this intercourse of these Bills, for Courtage, Postage and other Charges from the 20 of September untill now

27 To Gain and Loss li. 358. 15. 1. for advance of those Bills since September last, gained by the blessing of God

42 3284 7 7

42 7 10 —

36 358 15 1

li. 6050 12 8

1658

Creditors.

folio 40 li. s. d.

September. 20 By Cash li. 2675. for 12000 Ducatoons drawn upon *Fernando Horacy* of *Lisbone* in several Bills at 53½ d. sterling for a Ducat or 400 Reals current money, payable at use unto the order of *John Kernell*, (who paid it this day here in *London*) with order unto the said *Horacy*, to add his Charges and provision thereunto, and to draw the Totals upon *Mr. Laurence Masanelo* of *Seville* according to the course of Exchange, which was done as followeth, *Horacy* in honour of the Bills paid unto the order of *Kendall* at *Lixa* the 22th of *October*. — Ducatoons 12000 adding thereunto for Courtage and Port of Letters Ducatoons 10. and for his Provision $\frac{1}{2}$ per Centum is 40 Ducatoons, together — — — Ducatoons 50

41 2675

Total Ducatoons 12050

which total sum *Horacy* of *Lixa* draws upon *Masanelo* of *Seville*, the 23th of *October* at 100 Ducatoons of *Lixa* for 100 Ducatoons in *Seville*, payable at 3 days sight unto the order of *Palavicini*, with order to add his Charges as also Provision, and to draw the total of these moneys paid upon *Nicolas Olimphas* of *Genua*, according to the course of Exchange, the value he having received of *Palavicini*, which was done as followeth.

Masanelo of *Seville* in honour of the Bills paid unto the order of *Palavicini* the said total sum drawn upon him by *Horacy* of *Lixa* the 13 of *November* — — — Ducatoons 11036.346 adding thereunto for Courtage and Postage 11 Ducatoons, as also for Provision $\frac{2}{3}$ per Cent. is Ducatoons 48. 75 Marvados, 375 being a Duc. is together — — — Ducatoons 59.75

Total Duc. 11096.46

which total sum of Duc. 11096. 46. according to order *Masanelo* of *Seville* draws upon *Nicolas Olimphas* of *Genua*, at 442 marvados of *Seville* for a Crown or 68 sols of *Genua*, payable at 4 days sight unto the order of *Richardo*, with order to add his Charges and Provision, and to draw the total upon my self or order of *London*, according to the course of Exchange, *Valuta* received of *Richardo* at *Seville*. *Nicholas Olimphas* of *Genua* in honour of those Bills paid unto the order of *Richardo* at *Genua* as aforesaid the 24 of *November* — — — Crowns 9416. 26 adding for Courtages and Provision — — — Crowns 80.42

Total Crowns 9497.—

which total sum of Crowns 9497. (according to order received) *Olimphas* of *Genua* draws upon me the 25 of *November* at 83 d. sterling per Crown, payable at use unto *Alderman Sidenham*, *Valuta* received at *Genua* of *Torquano*.

December. 3 By Cash li. 3375. 12.8. received for the remis of *Mr. Trustie's* Bills of Exchange, payable by *Mr. Guner* of *London*, made by *Faukon* at *Naples* the 1 of *November*, at *Uso valuta* received of *Carvasal* who remitted them hither, as in the *Contra*, Ducatoons 11914. at 68 d. per Ducat — — —

41 3375 12 8
li. 6050 12 8

1658	<i>Cash, (under the Custody of Mr. Rich. Gold-coin in Lombard-street Jeweller) is Debtor. fol.</i>		41	li.	s.	d.
September.	7	To transport of folio — — — — —	13	18871	—	2
	8	To the Farmery of Paywell, received of Mr. Nimble the Farmer by order of the States — — — — —	32	100	—	—
	20	To Bills of Exchange, received of John Kernel for a draught of Lisbona of 12000 Ducatoons at 53½ d. — — — — —	40	2675	—	—
October.	16	To Wares for account of Mr. Good-trade, received of Mr. Potter for 50 Barrels of Pot-ashes — — — — —	28	5109	—	—
	30	To the Farmery of Paywell, received of Mr. Nimble the Farmer by order of the States — — — — —	32	300	—	—
November.	2	To James Trustie of Dover Factor, received of Mr. Ludewick by his order, and for his account — — — — —	24	420	15	8
	4	To Account Particular, received of Mr. Boon-companion for money lent him — — — — —	20	50	—	—
	10	To Andrews Baker, received for 1000 quarters of Wheat sold 6 months agoe — — — — —	38	850	—	—
	13	To the same Baker, received in part for 50 Barrels of Pot-ashes sold 6 months agoe — — — — —	38	400	—	—
	15	To the same Baker received in full of the said 50 Barrels of Pot-ashes — — — — —	38	1334	—	—
	—	To the Farmery of Paywell, received of Mr. Nimble the Farmer by order of the States — — — — —	32	50	—	—
	20	To the same Account, received as before — — — — —	32	50	—	—
	—	To Andrews Baker, received in part for 500 quarters of Wheat sold the 14th of September — — — — —	38	200	—	—
	24	To the same Baker, received in full of his account — — — — —	38	200	—	—
	30	To Wares for account of Mr. Good-trade, received of Mr. Glasier for 50 Barrels of Pot-ashes — — — — —	28	502	—	—
December.	1	To the Lords States of the united Netherlands, received in full of a years allowance of Mr. Boeve — — — — —	34	170	—	—
	3	To Bills of Exchange, received of Mr. Guner, for a Bill remitted from Naples by Carvasal, 11964 Duc. at 68 d. — — — — —	40	3375	12	8
	5	To several Ships at Sea, received for prize goods — — — — —	12	6000	—	—
	—	To the Farmery of Paywell, received of Mr. Nimble the Farmer of this Farmery by order of the States — — — — —	32	100	—	—
	20	To the same Account received as before — — — — —	32	70	—	—
	23	To James Trustie of Dover Factor, received of Shipper Hill for his account sent hither — — — — —	24	4500	—	—
	25	To the same Account, received as before, in full for a years allowance from the State — — — — —	32	30	—	—
	28	To the same Factor, received of Mr. Boeve, for his account — — — — —	24	1259	8	—
				li. 40817	9	6

This Account being the onely Arteries, Wheels and Veins of the whole Body and Stock is by no means to be idle, but ought to be ever at Work and Motions, either by one improvement or other, which you think most advantageous and conducive to your good and profit; in as much as in things spiritual true faith must ever be at Motions by Work and Charity, &c. and yet as it is not Work but free Grace that causes Salvation, so it is not *Cash* it self but *Credit* that is occasioned by it, which causeth Profit and Satisfaction. And thus having a full or experimental understanding, and quick insight

1658		<i>Cash is Creditor.</i>	<i>folio</i>	42	li.	s.	d.
September.	7	By Transport of <i>folio</i> — — — — —	14	13537	10	5	
	8	By <i>Goods and Commodities</i> , paid for Charges and Expences of 100 pieces of Woollen Cloth — — — — —	25	20	—	—	
November.	11	By Mr. <i>James Trusty</i> of Dover Factor, paid for Charges and Expences about a Pack of Cloth — — — — —	23	20	15	8	
	18	By <i>Faithfull</i> Steward of the Household, paid for defraying of my Domestick affairs and Charges — — — — —	15	1348	4	—	
December.	2	By <i>Wares</i> for account of Mr. <i>Good-trade</i> , paid unto Mr. <i>Equal</i> for double Bills of Exchange remitted to <i>Amsterdam</i> — — — — —	27	2290	6	6	
	25	By <i>Bills of Exchange</i> , paid unto Alderman <i>Sidenham</i> for a draught of <i>Genua</i> of 10354 Crowns at 83 d. — — — — —	39	3284	7	7	
	26	By the same account, paid for Charges and Expences during the intercourse of the said Bills — — — — —	39	7	10	—	
	31	By <i>Balance</i> L ^a A. l. 20308. 15. 4. for transport of this account upon a new Volume L ^a B — — — — —	43	20308	15	4	
				li.	40817	9	6

insight of things both Spiritual and Temporal, you very easily will set your affairs on wheels and motions, either in one way or other, to the improvement and benefit both of Soul and Body, diligently observing those Rules and Prescripts of the Mind or Sense in the other Members of the Body: in order whereunto Note that *Cash* will be Debtor to all those moneys which at any times are paid by, or received of others and put into it; and that in the contrary, *Cash* will be Creditor for all those monies which at any time are paid by, or received by others, and disbursed out of it: and as *Cash* is now either Debtor or Creditor, then it is to be considered, to or by whom she is occasioned to be indebted or credited, whose account in your Book is to be charged of *Cash* credit, or to be credited of *Cash* Debet, and thither you are to convey the same Sum you have either paid or received for such and such an account, as is here represented, to the *Farmory* of *Paywell*, to *Bills of Exchange*, to *Wares*, &c. by *Goods and Commodities*, by Mr. *James Trusty*, by *Faithfull* Steward, &c. which having performed punctually, you can at any time calculate upon a Paper apart, concerning the Receipts and Disbursements, Increase and Decrease of your *Cash*; and so order and regulate your other affairs and the improvement of the *Stock* according as you shall see cause and need in the Filling, Emptying, Distemper, Cure, Vertue and Credit thereof.

1658

*Balance L^aA is Debtor.**folio* 43 *li.* *s.* *d.*

December.	31	To the <i>Manor</i> of <i>Speedwell</i> within the County of <i>Suceffe</i>	6	5000	—	—
		To the <i>Manor</i> and <i>Forest</i> of <i>Increase</i> in <i>Somerſet</i>	8	4000	—	—
		To ſeveral <i>Goods</i> and <i>Houſes</i> lying in and about <i>London</i>	10	15000	—	—
		To ſeveral <i>Ships</i> at <i>Sea</i> , viz. the <i>Hope</i> and <i>Good-adventure</i>	12	9000	—	—
		To <i>Account Particular</i>	20	619	168	—
		To <i>Adventure-land</i> in <i>Ireland</i>	30	3000	—	—
		To the <i>Farmery</i> of <i>Paywell</i>	32	4000	—	—
		To <i>Caſh</i> , under cuſtody of Mr. <i>Richard Goodcoin</i>	42	20308	154	—
				li. 60928	12	—

For understanding of the *Balance*, it will be neceſſary that you are quick-ſighted and punctual in your affairs. And firſt, as you have kept your Book in order as is preſcribed, untill either ſuch or ſuch an intended time is expired, or that your Book is filled with Writings, and drawing to a period or *Balance*, then as you are minded to tranſport thoſe Debtors and Creditors, whoſe accounts do not poize in their own *Debet* and *Credit*, from that Book as *Litera A.* upon a new Volume as *Litera B.* you will take a general Survey and Examination of all and ſingular the Accounts in that Book *Litera A.* contained, whether they are kept punctually from time to time, yea or no, where any neglect or defect appears, which will be diſcovered by the direction of the points in the firſt line, or by comparing the *Debet* with the *Credit* throughout the whole Book, as alſo by the ending time of every page, and the juſt courſe thereof conſidered; beſides that, it may be perceived by thoſe Accounts, Bills, Notes and Certificates of your Debtors and Creditors, which you ſhall find either to be wanting or loſt, or elſe not inſerted and ſtated into their reſpective Accounts of that Book, in which caſe you can eaſily reform defects, and perfect what is amiſs, or add what is wanting: and having done ſo, take a ſheet of Paper, and begin from the firſt account of your Book, and add the ſeveral ſums together, firſt in *Debet*, and then in *Credit*, which total Sum now of them both, either *Debet* or *Credit*, exceeds the other, for ſo much as the proceed or ſurplus will be, you are to Note upon that Paper, as a perfect Liſt of all and ſingular the Debtors on the one ſide,

1658

*Balance L^a A. is Creditor.**folio* 44 li. s. d.

December. 31 By the Stock ———— I 60928 12 —

side, and on the other page the Creditors; and in such a manner run over the whole Book, from the first to the last account, leaving those untouched which you shall find either shut or poized both in *Debet* and *Credit*, onely noting and extracting those whose *Debet* surpasses their *Credit* in number, or whose *Credit* exceeds their *Debet*, as aforesaid. Which being done accordingly, you will see whether your Book is kept well yea or no, by the Counter-poizing and comparing of the Total sum of all the Debtors with the Total sum of all the Creditors of the whole Book; for if but the least penny should vary in both sums, your Book could not be accounted just and lawfull, untill the Error or Transgression were discovered by examining and searcing it over again, and so remedied and corrected. Which having all performed and finished by that sheet of Paper sincerely and uprightly, you may confidently goe on in balancing the Book it self, without fearing to commit any farther fault or errour, and so Transport those Debtors and Creditors from the Balance L^a A. unto the new Volume L^a B. placing and distributing them according as you shall see cause and convenient, and proceed from time to time in managing and ordering them as you did formerly in the first Book, untill that second Book be filled also, and then it may be brought to a third as L^a C. and so continued for ever. And thus, if at any time you desire to see the Total Members and Branches of your Stock, and which of them are sound or corrupt, quick or distempered, profitable or unprofitable, perfect or imperfect, Note, those Members or Branches you will perceive and discern by the Extract and Account or Balance, which you shall draw out of your Book upon a particular Paper onely, for your Rule and Advice in remedying, and curing, or cutting and destroying of them.

Q

A further Instruction of the Method of this Book kept by *Debtor* and *Creditor*.



THE manner of keeping our Accounts by *Debtor* and *Creditor* is nothing else but an Abstract or Abridgment of that which was first devised in *Italy*, upon very good consideration, commonly called *Merchants Accounts*; only with this difference, that whereas the *Italian* alloweth and requireth a *Lieger*, a *Journal* and *Waste-book*, with several other Books more, this comprehendeth them all in the *Amphithalami* or *Lieger* as amply and circumstantially as the former three might or could do.

Which we may perform in observing that every *Debtor* must

Debitor.

Creditor.

have a *Creditor*, and so on the contrary every *Creditor* his *Debtor*: and thus the left side of our *Lieger-book* being open, we take for the *Debtors* side, and the right side of the said Book, towards our right hand, we take for the *Creditors* side; wherein we enter every Account by it self first from the parcels of an Inventory as it were of our whole Estate under the head of an Account called the *Stock*, referring every parcel or member thereof unto a particular Account of the same *Lieger*, which at any time we may find to correspond each with other by the direction of the *folio* specified in the latter end of every particular, whereby the *Debtor* shews his *Creditor*, and the *Creditor* makes relation to his *Debtor*; which words are not used, but understood by such a one oweth, and such a one ought to have; not only of Persons, but of things themselves. As the great Merchants which buy and sell many Commodities for themselves or for others, they will arm an Account, which is the *Spanish* Phrase, *Armar una Cuenta*; but in plain *English*, They will keep or frame an Account for themselves, and make their Ware-house or Magazin *Debtor*, because the Ware-house is trusted with the Wares or Commodities: others (as we have done) will make the Commodities *Debtor*, and their own Capital or Stock *Creditor*. In like manner (because their monies are laid up or locked in a Chest which they call Cash) they will therefore imagin this Cash to be a Person whom they have trusted, and make the said Cash a *Debtor* for the Money they put into it; and when they put out that Money or any part thereof, they will make Cash *Creditor*, and that party to whom it was paid shall be made the *Debtor*; and if he do pay the same by your order to another man, he shall be made the *Debtor*, and so the other is discharged and becometh a *Creditor*: and so from one to another, until we come to receive the Money again, and then Cash is *Debtor* again: for we must still have a care to find a *Debtor* to have his *Creditor*, and that every *Creditor* may have his *Debtor*.

How Parcels
are found in
the *Lieger*.

Capita lor
Stock.

Cash.
Money paid.

Money recei-
ved.

Goods bought
for ready Mo-
ny.
Goods sold for
ready Money.
Goods bought
at time.
Goods sold at
time.

Money paid for
Goods before
it be due.

When more Goods are bought for ready Money, we make the Account of Goods *Debtor* and Cash *Creditor*. When Goods are sold for ready Money, we make the Account of Cash *Debtor* and the Goods *Creditor*. When Goods are bought at time, then directly we enter the parcel into the Account of the Goods from the Bill of the Sellers, making them *Debtors*, and the Person of whom they are bought *Creditor*. When Goods are sold at time, then, as afore, we state the parcel in order upon the Account of the Buyer and make him *Debtor*, according to the Invoice and Specification, and in the same manner the Goods *Creditor*. If we buy Goods one part for ready Money, and the rest at time, then we divide it in two parts, stating it first to Account of Goods in *Debet* for the whole parcel and sum, making the Person of whom they are bought *Creditor* for the same: and then for as much as is pay'd in ready Money we make the Seller *Debtor* and Cash *Creditor*. If we sell Goods part for ready Money, and part at time, then first we make the Person *Debtor* (as before *Creditor*) for the whole, and the Goods *Creditor* (as before *Debtor*) and afterwards we make the Cash *Debtor* for so much as we receive in ready Money, and the Person *Creditor* for the same Money. When we have bought any Goods at time, then we enter it according to agreement and the specification as aforesaid; and if afterwards we should agree with the Seller to pay the same before it be due with rebate or

discount,

Q

An Introduction to the Second Part.

Goods sold in
barter for o-
thers.

discount, then we make the Person *Debtor* to Cash for so much as we pay him, and to Gain and Loss for the rebatement, or allowance for the discount. When we sell Goods in Barter for other Commodities, then we specify the Goods which we receive accordingly to its account, and make it *Debtor* to the Goods which we deliver, specifying the same in the briefest manner. For the saying is true,

Receive before you write, and write before you pay,

And so a good Account be sure to keep you may.

By which it seemeth that King Henry the Eighth his Jester had some insight in this manner of Account: for when the King told him that he had delivered a good sum of Mony unto a Gentleman, a follower of his, he answered, that for doing so he had noted in his Book that the King was a Fool, giving his reason for it, *because the Gentleman would never return back again, and that the King was cozened.* But the King asking what he would do in case the Gentleman did return with the Mony; thereupon the Jester replied, *then I will put him in my Book for a Fool, and put you out.*

The Method
and Manner of
this Book.

It is observable that a man negotiating in this World must trust and be trusted. He that is trusted with any Goods, Monies or other moveable things, is therefore called a *Debitor* or *Debtor* unto the Party that trusteth him therewith, and he calleth that Party his *Creditor*, because he gave him Credit for the same; whereby *Debitor* and *Creditor*, as aforesaid, concurrerth between Party and Party. And thus when we have ordered our Lieger from the account of the Stock into several heads, according to the several parcels thereof, giving every parcel a particular account, by which we find every *Debitor* a *Creditor*; then we point such parcels with a point that are so transported from *Debet* to *Credit*, or from *Credit* to *Debet* as aforesaid, and let it stand by it self. But in process of time if we should pay or receive any Monies, buy or sell any Commodities, remit or draw any Bills of Exchange, or otherwise receive any Bills, Invoices, Advice, Accounts, Certificates, Notes, from our Factors, Stewards, Correspondents, Friends, or others with whom we have to deal, either for matter of Mony, as Exchanges, Principals and Charges, paid and laid out, or for Goods and Commodities as aforesaid bought or sold; then instead of a Journal or Memorial we take such Letters of advice, Accounts, Bills, Certificates, Invoices and Notes, and keep them from time to time in safe custody, until we may be conveniently at leisure to enter such original papers, one after another, very orderly and exactly into the Lieger; adding then furthermore as many Heads of Accounts as are necessary, and the *Debitors* and *Creditors* require; which having entred, transported to *Debitors* and *Creditors*, and pointed in the Lieger as aforesaid, we write upon those Letters of advice, Accounts, Bills, Certificates, Invoices, Specifications and Notes, that they are examined and entred on such and such a day, and so lay them up orderly and distinctly, to be at hand if occasion requires. And in this manner we continue until all and every parcel and thing be entred, and then we find the Proceed of Gain and Loss very easily in every Account, by examining and running over the whole Book, by which we can make Calculation and Ballance of our whole Trade and Book at pleasure, as we shall demonstrate more at large. Suppose that a Gentleman of such an Estate and Stock, as is in the first part of this Book *Litera A.* specified, died, leaving behind him a Son and only Heir of all his Estate, who being a young man of Age to manage his own, is desirous to deal in the World by traffick, and trade by buying and selling of Commodities, or to let out his Mony at Use, or by Exchange for other Countries, (unto which three actions we still observe our method, as being the Essential parts of traffick) and thereupon he ballances his Fathers Book and Estate, and endeavours to keep a true Account of all his proceedings and negotiations by way of this manner of Account of his Father, by *Debitor* and *Creditor*, that is to say, to have still a *Creditor* unto a *Debitor*, and a *Debitor* unto a *Creditor*, which must reciprocally answer each other. Now considering of his means for the effecting hereof, he findeth by Ballance *L. A.* that he hath a Manor consisting in two Houses, a Dairy, 1000 Acres of ground, several Meadows, Orchards, Gardens, and 1000 head of Sheep and Cattel, lying within the County of *Suceß* called *Speedwell*, and valued to be worth Principal 5000*li.* Another Manor and Forrest lying within the Counties of *Somerset* and *Devon* called *Increase*;

An Introduction to the Second Part.

crease, valued at 4000 l. Principal. Several Goods and Houses lying in and about *London*, valued according to Inventory and Estimation 15000 l. Two good Ships at Sea, the one called the *Hope* mounted with 20 pieces of Ordnance, of about 400 Tuns, valued with all appurtenances to be worth 3000 l. the other called the *Good Adventure* of 600 Tuns and 60 pieces of Ordnance, worth according to Estimation 6000 l. Some hundred Acres of *Adventure-land* in *Ireland* worth 3000 l. A Farmory called *Paywell* from the State for 4000 l. *Plate* and *Houſhold ſtuff* l. 619. 16. 8. and a *Caſh* of *Mony* furnished with l. 20308. 15. s. 4. d. Out of all theſe Parcels he makes a Stock or Capital, which he conveyeth from the Ballance L^a A. and transferreth or enters it into a new Book called a *Lieger*, becauſe the ſame remaineth (as lying) accordingly in a place for that purpoſe under the title of L^a B. as you may ſee by the ſecond part of our *Amphithalami*, making all thoſe Parcels *Debitors* and *Creditors* as aforeſaid.

Ballance Litera A. oweth unto *Capital* or *Stock* ————— l. 60928. 12 ——— *Ballance.*
for thoſe ſeveral Parcels above ſpecified with a Years Improvement or Profit.

The *Manor* of *Speedwell* lying in *Suceſſ* 12 miles from *Goedford*, oweth unto *Bal-* *Manor.*
lance L^a A. l. 5000. for the value thereof, which my Father left me by Deſcent from, &c. containing, &c. of the yearly value of 250 l. now in the Tenure, Occupation or Poſſeſſion of, &c. ————— l. 5000 ———

The *Manor* and *Forreſt* of *Increase* in *Somerſet* and *Devon* owes unto *Ballance* L^a A. *Forreſt.*
l. 4000. for the value thereof Principal according to Eſtimation, which my Father left me by Deſcent from, &c. containing, &c. of the yearly value of 200 l. now in the Tenure, Occupation or Poſſeſſion of, &c. ————— l. 4000 ———

Several *Goods* and *Houſes* lying in and about *London* owe unto *Ballance* Litera A. *Houſes.*
l. 15000. Principal according to Eſtimation that they were valued to be worth, which my Father left me by Deſcent from, &c. viz. a Houſe in, &c. of the yearly Rent and Value of, &c. now in the tenure, occupation or poſſeſſion of, &c. another Houſe in, &c. (until all be ſpecified accordingly) to the yearly value of 800 — l. 15000 ———

Ships at Sea are indebted unto *Ballance* Litera A. l. 9000. One called the *Hope*, *Ships.*
mounted with 20 pieces of Ordnance, of about 400 Tuns, valued to be worth with all the appurtenances 3000 l. now under the Command of Maſter, &c. another called the *Good-adventure*, of 600 Tuns burthen and 60 pieces of Ordnance worth 6000 l. now under the Command of Maſter, &c. together ————— l. 9000 ———

Adventure land in *Ireland* is indebted unto *Ballance* Litera A. l. 3000. for 600 Acres *Land.*
of arable ground, lying 12 Miles off *Dublin*, which was adjudged unto my Father by the State in conſideration of a greater Debt which they did owe unto him, now in the tenure, occupation or poſſeſſion of, &c. of the yearly Value of 150 l. — l. 3000 ———

The *Farmorie* of *Paywel*, in the County, &c. oweth unto *Ballance* Litera A. l. 4000. *Farmory.*
in conſideration of a greater Debt which the State of *England* did owe unto my Father, according to their Grant and Letter Patent for 5 years, to be paid in equal portion every quarter by the Farmer thereof Mr. *Nimble*, at preſent ————— l. 4000 ———

Account Particular oweth unto *Ballance* Litera A. l. 619. 16. 8. for ſeveral ſorts *Plate and*
of *Plates*, *Jewels*, *Apparels*, and *Houſhold ſtuff*, &c. according to an Inventory *Houſhold-*
Litera A. ————— l. 619. 16. 8. ——— *ſtuff.*

Caſh oweth unto *Ballance* L^a A. l. 20308. 15. 4. for ſo much ready *Mony* in ſeveral *Caſh.*
Gold and *Silver* ſpecies which I find this day in *Caſh* under the cuſtody and adminiſtration of Mr. *Richard Good* coin in *Lombard ſtreet*, I ſay, ready *Mony* — l. 20308. 15. 14.

Here you ſee that this young Gentleman hath an Eſtate of l. 60928. 12 s. which his *Transferring*
Father left him by the ballancing of the Book L^a A. to begin the World withal, conſi- *of Parcels in*
ſting of the aforeſaid Parcels. Theſe eight Parcels now are transferred over in ſo *as many Ac-*
many ſeveral Accounts of eight *Debitors*, and there is but one to be made *Creditor* for *counts.*
all theſe, which is Capital or Stock by the *Ballance* Litera A. which doth anſwer by *Correſpondency* all the eight *Debitors* in their proper Accounts, amounting all to the ſum of l. 60928. 12. on the *Debitors* ſide, and ſo is here l. 60928. 12. or the *Creditors* ſide, which doth ballance the other; being ſo termed of a pair of Ballances, wherein *Ballancing of*
equal weight being laid on every ſide, the Ballance will be juſt and even; and in like *Accounts.*
manner muſt all Accounts (kept by *Debitor* and *Creditor*) be even ballanced, what-

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soever the remainders of the Accounts are, which falleth out by Calculation upon the Account. But the main *Ballance* of the whole Book may not differ one peny, and Fractions of half pence and farthings are not used in our Accounts, but accounted in the Summaries at the First.

Entering his
Commodities
bought, and
Mony paid for
them.

This Gentleman turning now a young Merchant, employeth his Mony and buyeth some Commodities to be sent beyond the Seas, namely, 1000 pieces of Perpetuanoes, which cost him ready Mony 50 s. the piece; more 200 fother of Lead, at 10 l. the fother; 500 pieces of Bays of divers sorts cost him 2200 l. and 200 Redding mingled-colour Cloth, amounting in all to 8700 l. which he paid in ready Mony. And all these Commodities he doth enter by his Specification or Invoice into the Lieger, in one Parcel, under the head of Magazin, or Ware-house, or Commodities, as he pleases, in making the same Account *Debitor* for all, and his Cash *Creditor*, because the said Cash was made *Debitor* for the Mony of l. 20308. 15. 4. as you see before; and now being made l. 8700. *Creditor*, there is l. 11608. 15. 4. more remaining in Cash, the rest is in Manors, Forrests, Ships, Goods, Houses, Farmories or Deposito Plates and Jewels, &c.

First Mony re-
ceived and
Debtors dis-
charged.

By this time the Steward of the Manors, Forrests, Houses and Lands, payeth a quarter year Rent and Revenues received of the respective Tenants, Occupiers and Possessors of the several Manors, Forrests, Houses and Lands, according to his Account, which from quarter year to quarter year he is to give in unto you, being l. 350. of which Mony Cash is made *Debitor* and the Steward is made *Creditor*, he being first charged in his particular Account for so much received of the Tenants and Occupiers according to his Bill and Certificate first examined as aforesaid, and the said Manors, Forrests and Houses, &c. being credited proportionably for the same Mony and time, as aforesaid.

Substantial
what it is.

The three other existent Parcels by themselves for the Ships, Farmory and Account Particular, remain still in the Book untouched.

Account for
Voyages for
Hamborough.

The Merchant beginneth to ship his Commodities, and sendeth his 200 Cloths for *Hamborough* to a Factor or his Servant, and payeth the States Custom and all Charges concerning the same: and now he frameth an Account of those Cloths, intituling the same, Voyage to *Hamborough*, or Cloths sent to *Hamborough* do owe unto the Magazin l. 2000. for 200 Cloths sent for my Account to such a man, in such Ships, &c.

Mony paid for
Custom and
Charges.

Then he doth charge this Account of Cloths with the Custom and Charges he payed; Cloths sent to *Hamborough* do owe unto Cash l. 120. for Custom and Charges paid for the same, as appeareth by the Specification.

Voyage for
Spain.

For *Sevill* in *Spain* he sendeth the 100 Perpetuanoes which he bought, and 500 pieces of Bays, and 200 fother of Lead, which did cost him l. 6700. and the Charges, Customs and Impositions are l. 350. *in toto*.

Discharge.

And hereupon he armeth an Account under the name of Voyage into *Spain*, or some other such name, of the said Commodities, as every man thinketh good: So this Voyage is *Debitor* for the Commodities, Customs and Charges thereof, and the Magazin is discharged and made *Creditor* as above said; and likewise Cash is made *Creditor*, having paid the Customs, Impositions and Charges aforesaid.

Buying of
more Commo-
dities.

This Merchant having still a good deal of Mony in Cash, is not content with those Voyages only, but intends to bestow some 1000 l. more upon a third Voyage: hereupon he buys more 200 white Cloths at 12 l. the piece, and 400 *Devonshire* Kerfies at 40 l. the pack, of 20 pieces for ready Mony, together for the sum of l. 3200. hereupon entering the Year, Month and Day in the Margent, he makes *Debitor* and *Creditor* as aforesaid.

Voyage for
Lizbon.

Magazin or Ware-house oweth unto Cash 3200 l. for two hundred white Cloths of the mark following, amounting to 2400 l. and for 400 *Devonshire* Kerfies at 40 l. the pack of 20 pieces, which I bought for ready Mony of Mr. Draper.

And so the Merchant ships these Cloths and Kerfies presently for *Lizbon*, and arms an Account thereupon, with Charges and Custom, 200 l. in manner and form as he did before with the Voyages of *Hamborough* and *Spain*; by which the Voyages are made *Debtors* for the Commodities, Customs and Charges thereof, and the Magazin is discharged and made *Creditor* as above said, and likewise Cash is made *Creditor*, having paid the Customs, Impositions and Charges aforesaid.

This

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This Merchant not willing to bear so great an Adventure of 1000 l. or 1200 l. in one Ship, doth cause himself to be assured of 5 or 600 l. in every Ship, at three, four and five upon the hundred, and payeth the same unto the Assurers. Hereupon he maketh the said Voyages *Debitors*, and Cash *Creditor* for so much, namely, 30 l. for *Hamborough*, 65 l. for *Lizbon*, and an 160 l. for *Sevill*, and so committeth the same to Gods Will and Pleasure, and all these Parcels are entered into the Book.

Mean time Mr. *Nimble* the Farmer of the Farmory of *Paymell* doth pay 600 l. according to order, whereof Cash is made *Debitor*, and the Farmory is made *Creditor*, and discharged of so much pay'd by the Farmer thereof in part of the States Debt.

The two Ships also are ordered to be fitted and freighted out by the Factor at *Dover*, *Plymouth* or elsewhere, which is performed accordingly by the Factor, having paid in setting them out, one for *Sweden* and the other for *Genoa*, 2000 l. for which he is to have Freightments at their returns 3200 l. according to Agreement and Indentures; which the Merchant chargeth upon the Account of the Ships, making them *Debitor* and the Factor *Creditor* for the same: but the Factor wanting Money in his hands, draws upon the Merchant some Bills of Exchange for 2000 l. which being paid by the Merchant, he maketh the Factor *Debitor* and Cash *Creditor* for so much.

The Merchant finding still some Money to spare, he delivereth out 6000 l. at 6 l. Interest *per annum*, unto another Merchant for six Months, and thereupon he maketh this Merchant C. D. *Debitor*, and Cash *Creditor*, declaring to have his Bond of 9000 l. for the payment of two third parts, at such a day, in such a place. And for the interest Money of 180 pounds he maketh him likewise *Debitor*, and the Account of Profit and Loss *Creditor*.

The Merchants Estate standeth now thus, at *Hamborough* 2150 l. at *Sevil* 7210 l. at *Lizbon* 3465 l. at Interest 6180 l. upon his two Ships 2000 l. and but little Money in Cash because of his daily Expences, besides what is due from the Steward and Farmer, which he is to receive at certain times.

Suppose now that our Merchants Cloths are sold to divers Merchants and others at *Hamborough*, to be paid at six and six Months, for which they have given their Bills Obligatory, to pay the same accordingly. But some of those Merchants are desirous to pay their Money by way of anticipation, having Interest allowed them for it after the rate of eight in the hundred for the year, and so pay ready Money to our Merchants Factor, and thereupon the said Factor maketh over by Exchange 800 l. by several Bills of Exchange to be paid here at 2 Usance (which is two Months after the date of the Bill) by Merchants strangers. These Merchants strangers do accept the said Bills of Exchange, and you make them several *Debitors* for the same, and your Factor of *Hamborough* *Creditor* for the said 800 pounds.

Moreover, your Factor hath set over some of those Merchants Bills of Debt for Foreign Commodities, and hath taken in payment four Cafes of Velvets which did cost 1600 l. and he sendeth them in several Ships, with an Account of the Charges, Custom and Factorage of the said Velvets, amounting to 80 l. so the Velvets cost in all 1680 l. For this you make new Account for Velvets, or the return of the *Hamborough* Voyage *Debitor*, and your Factor *Creditor* for the said 1680 l. as afore said. And because you are to pay great Custom and Imposition of these Velvets, and your Cash is not well provided, you take up by Exchange here 120 l. to be paid by your Factor at *Hamborough*, and deliver your Bill of Exchange for it, and receive the Money; now Cash is made *Debitor* for the same, and your Factor that is to pay the Money is made *Creditor* for it accordingly.

This Factor doth now by Land send unto you the Account of your two hundred Cloths sold unto divers Merchants as afore said, and this Account is made in *Hamborough* or *Lups* Money, and it is supposed amongst Merchants that 26 s. and 8 d. of their Money is correspondent to our twenty shillings *Sterling*; according to this you reduce your *Hamborough* Money into *Sterling* Money after the rate, and your Factor in the same Account hath already deducted his Factorage, Customs, and all Charges incident upon the Cloths sold by him: so that Casting your Account upon the nett provenue of your Cloths, he hath received clear Money 2600 l. *Sterling*. Hereof now you do make

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make your Factor *Debitor*, and the Voyage for *Hamborough Creditor*, and coming to that Account, you find the said Voyage *Debitor* 2150 l. and now to be made *Creditor* 2600 l. so you find here is 450 l. clear gains by the Account, unless you shall become a Loser in the Velvets, for the Mony deducted for Interest to him that payed before his time is already deducted in the Account of Cloths; so that to clear this Account of the Voyage, you make the same *Debitor* for the said 450 l. and the Account of Profit and Loss *Creditor* for the same.

You have now sold your 4 Cases of Velvets, two for ready Mony, and the other two at 6 and 6 Months days of payment, to M. M. Mercer, amounting to 1040 l. whom you have made *Debitor* for the same, and your Velvets *Creditor*, and for the other you have made Cash *Debitor* for 980 l. which you have received, and likewise your Velvets *Creditor* for the same sum; so in both 2020 l. and casting up your Charges, Customs and Impositions of your Velvets, you find them to amount unto 160 l. and for this sum you make Velvets *Debitor*, and Cash *Creditor*: so your Velvets did cost with all the said Charges 1840 l. and they were sold for 2020 l. so there is 180 l. advanced by the said Velvets, whereof to clear this Account you make Velvets *Debitor*, and Gain and Loss *Creditor* as afore said. Having now Mony in Cash, you make over 600 l. for *Amsterdam* by Exchange, with condition and order to your Factor, that from time to time as the Mony groweth due he shall make it over again by Exchange unto you at double Usance, which is two Months, as you made it over unto him. Some now in this Case will arm an Account of Exchange, but it is better to make the Factor of *Amsterdam Debitor* for it, and Cash *Creditor*.

Return from
Spain in To-
bacco.

Account of
Goods sold in
Spain.

Loss upon
Wares in
Spain.

Reduction of
Spanish Mony
into Sterling.
Gain by To-
bacco.

Mony made
over by Ex-
change.

Reduction of
Portugal Mony
into Sterling.

Ships are now arrived from *Saint Lucar* in *Spain*, and your Factor of *Sevill* hath sold your Perpetuanoes, Bays and Lead, and in return thereof hath sent you a parcel of Tobacco, because Cutcheneal was too dear, and rich Indico is here too good cheap: withal he hath sent you the Account of your Commodities kept in Royals of Silver, accounting six-pence for the Royal of the clear provenue, being 272400 Royals, making *Sterling* 6810 l. whereof you make him *Debitor*, and the Voyage for *Spain Creditor*, and when you come to the total of the same Account, it appeareth that the said Goods did cost you 7360 l. and so there is lost 550 l. For this now, to clear the Account of the said Goods, you make Profit and Loss *Debitor*, and the said Voyage *Creditor* to ballance this Loss, contrary to the Gain. The Tobacco did cost with all Charges 248000 Royals, which is 6200 l. for this you make an Account of Tobacco *Debitor* and your Factor of *Sevill Creditor*, in the same manner as you did your Velvets, putting thereunto the Impost which you paid for the same, and all Charges; and having sold your Tobacco for 10 s. a pound one with another, you find to have made clear above 10000 l. be it 10100 l. which cost you in *Spain* but 6200 l. so here is 3900 l. gotten; but when you lost 550 l. by your Wares sent into *Spain*: well this Account is cleared, Tobacco is made *Debitor* 3900 l. and Profit or Gain and Loss *Creditor* for the same; and now you are well stored for Mony, and all is ready Mony saving 3000 l. at six Months. Hereupon you make more Mony over by Exchange for *Amsterdam*, by several Bills to your Factor, to the sum of 5000 l. and thereupon he is made *Debitor*, and Cash *Creditor* for the said Sum. Interim your said Factor of *Amsterdam* hath made over unto you by Exchange the former 600 l. back again, for which you make him *Creditor*, and the Party *Debitor* that accepted the Bills and is to pay you the Mony at double Usance.

The Ships of *Lizbon* are also arrived, and being in return of your Kerfies and Cloths, 200 Chests of Sugar of three sorts, Panela, Mascovado, and Blanco or White Brasily, with advice that the Commodities are sold at a reasonable rate, for by the Account it appeareth that the nett provenue of it cometh to 6024000 Reys, which make 15060 Ducats of ten Royals or 400 Reys, is *Sterling* 3765 l. so that there is advanced by the Account just 300 l. which are carried to the Account of Gain and Loss, as in the former Account. The 200 Chests of Sugar did cost 2750 l. whereof the Factor of *Lizbon* is made *Creditor*, and the Account of Sugar *Debitor*, in like manner as afore said, *Mutatis Mutandis*, and the said Sugars were sold payable at six and six Months for 4100 l. so that the Charges and Customs deducted, there was 950 l. gotten, which are likewise posted to the Account of Profit and Loss. The

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The 600*l.* made over from *Amsterdam* are now due to be paid here, and the Merchant doth offer you to pay them by a new Bill of Exchange, whereunto you agree, and thereupon you make him *Creditor*, and your Factor of *Amsterdam* again *Debitor*; and what you make over by Exchange other 2000*l.* payable at double Usance, and for this you make him *Debitor* also, and Cash *Creditor*.

Money which was made over returned by Exchange again.

So likewise the two Ships are now returned from their Voyages, one to *Sweden*, and the other to *Genoa*, at their destined Ports, and the 3200*l.* freight paid by the Merchants that freighted them to the Factor at *Dover*; whereupon the Factor giving notice thereof unto the Merchant is made *Debitor*, and the Ships *Creditor* for the same, and the Proceed of his Account current is either remitted by the Factor unto the Merchant, or by order of the Merchant to some other places beyond the Seas, or else drawn by the Merchant or his order, by Exchange, from the Factor as aforesaid; and the Factor is made *Creditor*, and Cash or the Party who received the Money or Bill *Debitor* for the same: and because there was at first paid by the said Factor *l.* 2000. for fitting out the Ships for which there is now received by him 3200*l.* so for the Surplus you carry to *Credit* of Profit and Loss, charging the Ships first with the same 1200*l.*

Return of Ships freighted out.

The year is now almost expired, and every provident Merchant doth commonly make up his Account, and draweth a Balance of his Book; and this Merchant findeth to have received of his Steward for Rent and Revenue of his Manors, Forrests, Houses and Lands, 1050*l.* besides what hath been specified already, in several times, as also of the Farmory of *Paywel* 600*l.* more, and for this he Credits the said Manor, Forrest, Houses, Land and Farmory, Charging first the said Steward and Farmory accordingly; and as it is received into Cash, then he transmitteth the same from their Accounts, and Chargeth it to the Account of Cash, and as much as is received by the Steward or Cash he carrieth to the Account of Gain and Loss, as he did all the former parcels. Then he doth cast up his Expences of House-keeping, which came to 1000*l.* and for this he makes Profit and Loss *Debitor*, having first made Cash *Creditor* for the same.

Money received of Lands and Houses.

Expences of House-keeping reckoned.

The 800*l.* made over from *Hamborough* are received, and Cash is *Debitor* for it, and the Parties that paid the same are made *Creditor* and discharged. Now by the Account of Profit and Loss there appeareth to be gotten *l.* 7360. clear, all Charges and Expences deducted: this is now carried to Stock, which is now *l.* 68288. 12. Hereupon take all the Remainders of the Accounts by *Debitor* and *Creditor*, which is the Balance of the Book, and you shall find nothing on the *Creditors* side but the Capital of *l.* 68288. 12. which is Ballanced by the 10 Accounts following, and the 6 Accounts for the Manor, Forrest, Houses, Land and Household-stuff, amounting to *l.* 36619. 16 8. unaltered; the Account of the Farmory being only diminished one fourth part according to the Patent of the State, which was paid by the Farmer thereof into Cash as aforesaid,

Gain of the account of Profit and Loss, and the Surplus of Gain carried to Capital.

l. s. d.

So 36619. 16. 8. for the said Manor, Forrest, Houses, Lands, Ships, Plate and Household-stuff.

Balance of the Lieger Book Litera B.

- 3000.—owing by the Farmory of *Paywel*.
- 6180.—owing for Money at Interest, by C. D. Merchant.
- 1040.—owing for Velvets sold to, &c.
- 3000.—owing for Tobacco sold to, &c.
- 4100.—owing for Sugars sold to, &c.
- 7600.—owing by the Factor of *Amsterdam*, &c.
- 610.—owing by the Factor of *Sevill*, &c.
- 1015.—owing by the Factor of *Lizbon*, &c.
- 3200.—owing by the Factor of *Dover*, &c.
- 1923. 15. 4. Ready Money in Cash.

l. 68288. 12.

Thus it appeareth that this Merchant hath augmented his Capital or Stock 7630*l.* being now worth *l.* 68288. 12 s. And if he had been a Loser by the Account of Profit or Gain and Loss, then must he make his Capital *Debitor*, and the said Account *Creditor*,

Loss by the account of Profit and Loss.

to

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The Importance of a Cash-Book, or Account of Cash.
Of a Month-Book.

The method thereof.

Symmetrical proportion of Accounts.

Profit of Exchange known by Rechange.

to ballance the matter, whereby his Stock would have decreased. Now by these proceedings in Buying and Selling, Receiving and Paying, you may understand all other Voyages for what place soever, taking notice of the diversities of Monies and Calculations of Exchanges, having an especial care to keep an orderly Account of Cash of all the Monies received and paid out; which, as Money is *Publica Mensura*, or a right Judg to set a price unto every thing, so may you by the measure thereof (truly entred into the Cash-book or Account) find out many doubts, questions and uncertainties in Accounts, especially if you note upon a Paper or into a little Book how much Money there is either to be paid or received from Month to Month, and upon what day of the Month, and to and of whom the same grows due; which you can easily do if you take some three or four sheets of Paper, and divide or fold it into as many Leaves as there are Months in the year, writing upon the first page *January*, the left side take for the Money you are to pay, as before. And in this manner do it with *February* on the second *folio*, and so with all the other Months in order to the Leaves, as *March* on the third, *April* on the fourth, &c. Now as you have any *Debitors* of whom you are to receive a certain Sum of Money on such or such appointed days by Virtue of Indenture, Bills of Exchange, Bonds or otherwise, or any *Creditors* unto whom you are to pay any Money as aforesaid, then you are to specify the day of the Month in the Margin of that *folio* where this Month is entred in the front, when the time of payment or receipt is expired, as soon as you have contracted or entred in *Debet* or *Credit* of your Lieger, such a Parcel, *Debitor* or *Creditor*, ever specifying the name of the Party and the Sum of Money which is to be received or paid as aforesaid. If one year is about, then you can proceed in like manner with the other succeeding Year, interlining but the expired Year and Month, and so by the view of the Book you easily can see how much Money every Month will grow due either to or by Cash, and so govern and regulate your affairs accordingly. For the Monies being *Publica mensura*, as aforesaid, proceeding from the originals of Commodities or Exchanges, and the Persons with whom you deal therein giving you light and direction to discuss their differences; therefore it may well be compared to the measure of *Hercules's Foot*, whereby the whole Symmetrical proportion of all his Body was found out. And many Merchants Accounts are as intricate and overgrown with Errors, as *Archimedes's Tomb* with Thorns when *Cicero* came to visit, by reason that they cannot see so easily the proper Condition of every Account in their Lieger, the same being first to be collected and examined within their Journal and Memorial.

But now methinks I hear one say, You have briefly shewed us the Manner of Accounts by *Debitor* and *Creditor*, with the Application of it to a Merchants Negotiation for Commodities and Money, and also by delivering Money by Exchange, and how Money is gotten by Commodities, and by letting the same at Interest; But I cannot understand how a Merchant getteth Money by Exchange of Money by Bills of Exchange. Hereunto I answer, That it was omitted of purpose, because it should not obscure the former demonstration, otherwise the matter is of such importance, that whosoever dealeth without consideration of it is like to a blind man groping in the dark, and yet may hit the Egg. For (according to the price of Exchange) all the Commodities of the Commonwealth which are Exported, and all Foreign Commodities Imported, are sold.

Know ye therefore that the benefit or Profit of Exchange is never known directly but by the rechange thereof: To which end you may remember that our Merchant did first make over 600*l.* by Exchange for *Amsterdam*, which were rechanged again; and then made over 5000*l.* in several Bills; and now lately he hath made over 2600*l.* one Bill for 600*l.* and four Bills for 2000*l.* more for the said place of *Amsterdam*, all at double Usance, to make the better Benefit and less Charges.

These

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These Monies are made over at several prices as followeth.

600 l. are made over at 35 s. <i>Flemish</i> for the l. is	l. 1050
5000 l. are made over at 34 s. 10 d. is <i>Flemish</i>	l. 8708. 6. 8.
600 l. at 34 s. 6 d. is	l. 1035
2000 l. at several prices, one with another, at 35 s.	l. 3500

The manner
how Exchange
giveth profit.

8200 l. *Sterling* being paid at Amsterdam did make *Flem.* l. 14293. 6. 8.

These Monies have been made over or returned again by Exchange at several prices, and the account cleared as followeth.

600 l. were made over from Amsterdam at 34 s. 2 d. is <i>Flemish</i> l.	1025
5000 l. were made over at 33 s. 6 d. per l. <i>Sterling</i>	l. 8375
1000 l. more at 33 s. 9 d. paid at Amsterdam for the	l. 1687. 10.
1000 l. more at 33 s. 8 d. in like manner is	l. 1683. 6. 8.

The Factor taketh for his Salary, and payeth to Brokers,
and makes over more

	l. 71. 4. 8.
600 l. and gave 33 s. 10 d. for the pound	l. 1015

8200 l.	l. 13857. 1. 4.
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257 l. 17 s. 10 d. more at the same price of 33 s. 10 d. he made
over the just remainder in his hands being 436 l. 5 s. 4 d. and send-
eth a particular Bill of Exchange of 257 l. 17 s. 10 d. for it

	l. 436. 5. 4.
	l. 14293. 6. 8.

Here you may find distinguished, that whereas you made over from *London* the Sum of 8200 l. *Sterling*, you now receive back 8457 l. 17 s. 10 d. whereby your Profit is 257 l. 17 s. 10 d. of this you make your Factor *Debitor*, and the Account of Gain and Loss *Creditor*; and the like of other Sums for other places. The *Spaniard* therefore frameth an Account of general Exchanges for all places, called *Cambios Generales*, to keep an even and just Account with his Factor, admitting a certain rate between him and the said Factor, according to which he rateth all the parcels of Account, be it for Commodities bought or sold, or Monies paid and taken up again by Exchange, which is the more labor, but more exactly done; otherwise it bringeth some alteration in Accounts. As for Example,

Suppose this Merchants Factor at *Hamborough* did remain *Debitor* upon the Account 100 l. which is according to 26 s. 8 d. per l. *Sterling*. This Money he maketh over by Exchange, but he is fain to give 27 s. for the pound, which doth differ 4 d. *lups* in the pound *Sterling*: so that for this difference you must make another parcel, charging the Account of Profit and Loss with this Loss, and making your Factor *Creditor* for it; whereas in the general Account of Exchanges all is brought over in one parcel; but herein every man may follow his pleasure.

Another Objection is made, How shall a man do that hath no Stock, or little or no thing to begin the World, as divers men have done that from nothing come to an exceeding great wealth? what Book of Account can they keep by *Debitor* and *Creditor*?

The Answer is manifest, all is grounded upon Trust. If any man will sell you Commodities payable at long days of payment, and you sell them, and pay him with his own, you can make him *Creditor* for the same, and the Commodities *Debitor*; and in like manner if any man lend Money unto you to trade withal. So that you may perceive that this is an excellent invention, and a most commodious course to know things readily.

The Bankers therefore that deal for Millions of pounds, and make great payments continually by assignation, do sum up every ten parcels, and post them over to a new Account, because they know at all hours whether a man be *Debitor* or *Creditor* unto them.

If the treasure of Princes and States were disposed by this manner of Account, they should receive many benefits and advantages.

First, They should not be in wants, as they commonly are, but make their Treasure

An Introduction to the Second Part.

go further in payments, because they may know at all times where to find their own, and what is owing unto them.

Secondly, They should not be deceived as they are by their Auditors Accounts, by way of charge and discharge, made sometimes many years after, when commonly Officers are much indebted unto them, and yet call for Money continually, which afterwards (before the Account made) is consumed by extraordinary allowances, which are easily procured when their Monies are out of their Coffers; so that, upon the matter, they might pay that with one penny which now doth cost them three pence, whereof the late Wars gave us a sufficient instance.

Lastly, The Charges and Expences of Officers would be much diminished, and States would content their Followers and Attendants with better pay.

A notable example of King Henry the VII.

Worthy of perpetual remembrance is that noble Prince King *Henry* the seventh, who (in his singular Wisdom and Policy) knowing how Princes and States are subject to be wronged by their Officers in the disposing of their Treasure, by fraudulent and deceitful Accounts, which either by Ignorance or otherwise by Connivence do pass, did himself (with great facility) take an inspection in all his Exchequer Accounts, by an abstract of the said Accounts entred in a Book by some experienced and skilful man in Accounts, whereunto his Highness did subscribe his royal Signature, before the Officers (upon good Certificate made to the Lord Chancellor) could have their *Quietus est* pass the great seal of *England*. And the said King was pleased many times to enter into particular Examination of some of the Accounts, whereby he did strike a terror into the hearts of the Officers; so that they became more careful, and durst not commit any fraud or deceit by combination or toleration, but his Treasure was duly administred and preserved. This Signature of the Kings in the said Book is extant to be seen in the Exchequer.

Providence of the French King Henry the IV.

Urgent necessity caused the *French King Henry* the fourth, when he was King of *Navarre*, to be present in the disposing of his Treasure, in so much that afterwards (in possessing the Diadem of all *France*, and calling to remembrance his former observation by comparing things with their first Principles) he found that of every *French Crown* (being 60 *Souls*) which his Coffers should receive, there came not above the fourth part *de claro* unto him. Whereupon by rooting out of corruption, deposing of needless Officers, profitable emptions of things necessary, and by wise disposing of them, he brought (*à contrario*) three parts of every Crown unto his Coffers, and did in progress of time accumulate a very great Treasure: and yet did he increase Officers fees according to the alteration of time, which (by accidental causes) had made every thing dearer.

Factors Accounts.

Thus much *obiter*. Now if a Merchant be also a Factor for others in the buying and selling of Commodities, delivering of Monies at Interest, and by dealing in Exchanges and Rechanges, having Factorage allowed to him for the same according to the manner of Merchants, some more and some less, as they agree between them; the difference in keeping other mens Accounts with whom they have any correspondence, is but small: for if it be for Goods or Merchandises sold, they will intitle the Account, *Goods of the Account of such a man do owe unto Cash such a Sum paid for Custom and Charges*; or if it be for Goods bought, he will do the like, and discharge the Accounts by making the said Merchant *Debitor* or *Creditor*; for it is as the said Accounts require, which he doth also charge with Factorage, or Provision for his Salary: and therefore all Factors keep a particular Account to know what they have gotten by Factorage or Provision at the years end, and then they charge that Account with their Charges and all such Expences as they have been at, and the Remainder is posted to Capital, as in the Account of Profit and Loss; whereupon some others do bring their Charges and Expences, and so carry all the Provision to Capital or Stock. Herein every man may use his pleasure, for this manner of Account affordeth many distinctions: all which several Branches or Members of Account may be brought to make up the compleat Body; for by the dismembring of an Account, separating every thing in his proper nature, you are enabled to find out many Errors and Intricateness of Accounts, by reducing the Body of it to his perfection.

Dismembring of Accounts.

And so by this Method of *Debitors* and *Creditors* we may be able to keep all other Accounts of any Estate whatsoever, either of a lesser Value or a greater Extentation, in

An Introduction to the Second Part.

in a single Book; not only for Merchants, Factors and Tradesmen as aforesaid, but also for Lords, Private Gentlemen and all degrees of men whatsoever; Nay for the greatest Monarchy, or the whole World if it were under one Government, as it is under the Dispensation and Power of God. And therefore to conclude this Introduction to, and Instruction of, our *Amphithalamie* or *Accomptants Closet*, we shall add but one word more, that if the Supreme Authority of this Commonwealth would be pleased to reduce their Accounts of State to such a manner, by giving every Shire, Circuit and County, or every Diocess of a Sheriff, &c. within *England*, *Scotland* and *Ireland*, and all the Dominions and Territories thereunto belonging, a particular head of an Account into a single Book, to be under the Custody of the Lord Chancellor or Keeper of the Great Seal of *England*, and to be committed to the Management and Trust of some approved Pious, Skillful and Faithful men and Inspectors, so that they know how to divide and distribute all and singular the Assessments, Assises, Customs, Impositions or Taxes, &c. whatsoever, laid and charged upon these Nations, very proportionably unto every such Diocess and Accounts as aforesaid; and as the Mony or Account is received by the Treasurers of the Exchequer, how to charge the Exchequer as a publick Cash or as a Center of the whole Book, and to discharge such Sheriffs, Farmers or Accounts as aforesaid, of the same Mony, so paid from time to time into the said Cash, they receiving an Aquittance for it of the said Treasurers, which they are to give in unto the Keepers of the said Book, and to receive their Acknowledgment for the same, to the end they may produce them in their own behalf in case of Controversies or Questions when they are called to a General Account; and so the Keepers and Trustees of this Book are to see all things entred presently very punctually and orderly in their proper Place and Nature, having ever a Vigilant Eye upon the publick Cash, how much there is in advance or arrear, by making it *Debitor* for the Monies received as aforesaid, and making it *Creditor* for the Monies paid out by Warrants for the occasions of the Commonwealth, either unto the Army and Navy, or Commissioners and Officers of the several Regiments, Circuits, Cities and Towns, &c. which are to be made *Debitors* for the same, even as they are to be made *Creditors* for their Salary and proportion of Wages, answerable to the allowances and order of the Supreme Authority of these Nations. And so the Keepers of the Book from Month to Month are to draw out a Memorial or Note of the said Book, how much Mony there is in advance of the Exchequer, and how much in arrear of such and such a Circuit, Sheriff or Farmer as aforesaid, and to give the same in upon every demand unto the Supreme Authority or their Committee appointed for that purpose, to the end they may upon every occasion very easily and with great facility examin the said Book and Accounts, and if they see cause, to remedy the same according to their Prudence and Pleasure, answerable to the urgent occasion and Necessity of the Commonwealth; and so we are confident, nay, are assured, that *England* will flourish and prosper even in despite of all its Adversaries, and not be so much subject nor liable to Distractions, Civil Wars and Distempers, as of late we have been.

Moreover, if any body is not satisfied with the Premises, but desireth more Instruction and Information in any thing, let him repair to Mr. *Nicholas Bourne* Stationer at the South entrance of the Old Exchange, *London*, and he shall find further direction by the Author of this Book.

E M A N U E L.

1810

1810

AMPHITHALAMI,
OR, THE

Accomptants Clofet,

Being an Abridgment of (the so called)

ITALIAN BOOK-KEEPING;

Exactly and accurately shewing how to Order, State and Keep

ACCOUNTS,

Either of a publick Farm or a private Estate, &c.

Into a single Book, and in an extraordinary short Way, so that at pleasure and without the help of a Waste-book, Memorial, Journal or Annual, Calculation may be made of the Advance or Arrears, Gain and Loss, or the whole Architecture.

A NEW METHOD,

Very necessary and beneficial for all *Lords, Knights, Gentlemen, Commissioners, Treasurers, Comptrollers, Auditors, Merchants, Factors, Farmers, and Stewards.*

The Second PART, called *Litera B.*

Composed by

ABRAHAM LISET, Gent.

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CLIMATE

SCIENCE

AND

ENVIRONMENTAL SCIENCE

The Table of the several Accounts of this Book, L^a B.

A	Account Particular—	7.	N	
	Adventure-land in Ireland—	9.		
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	Ballance L ^a A.—	1.		
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	Farmory of Paywell—	9.		Several Houses and Goods London—
G				Several Ships at Sea—
	Goods and Houses in London—	5.		Stock or Capital—
H			T	
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			Z	

1659

Ballance of L^a A. is Debtor.

folio 1

li.

s.

d.

uary.

1 To the *Stock* for the Principal and a years improvement

4

60928

12

1659

Ballance of Litera A. is Creditor.

folio

li.

s. d.

January. 1	By the Minor of Speedwell in Sucess	3	5000	
	By the Manor and Forrest of Increase in Somerset	5	4000	
	By several Houses and Goods in and about London	5	15000	
	By several Ships at Sea, called the Hope and Good-adventure	7	9000	
	By Account Particular	7	619	168
	By Adventure-land in Ireland	9	3000	
	By the Farmory of Paywel	9	4000	
	By Cash, under custody of Mr. Richard Goodcoin	11	20308	154

l. 60918 12

The *Stock* is *Debtor*.

folio³

li.

s.

d.

1659

The *Manor* of *Speedwell* in *Sucefs* is *Debtor*.

January.

To *Ballance* L^a A. for the true Worth and Value thereof according to Estimation, Transported hither upon a new Account—2

5000

1659	The Stock is Creditor.	folio	4	li.	s.	d.
January.	By Ballance L ^a A. for the whole Estate and a years improvement, as more circumstantially may be seen upon that Book and Account I place here upon new Account the total of	1	60928	12		
	Creditor.					

1659

The *Manor* and *Forrest* of *Increase* in *Somerset*
is *Debtor*.

folio 5

li. s. d.

January.

1 To *Ballance* L^a A. for the true worth and value thereof according
to Estimation, Transported hither upon a new Account—

2

4000

1659

Several *Houses* and *Goods* in and about *London*
are *Debtor*.

January.

1 To *Ballance* L^a A. for the true worth and value thereof according
as they were specified and rated in that Account, Transported
hither—

2

15000

Creditor

folio 6

li.

s.

d.

Creditors

1659		Several Ships at Sea are Debtors.	folio 5	li.	s.	d.
January.	I	To Ballance L ^a A. for the value of two Ships, viz. one called the <i>Hope</i> , of 400 Tuns burthen, and 20 pieces of Ordinance, rated at l. 3000. and the other called the <i>Good-adventure</i> , of 600 Tuns burthen, and 60 pieces of Ordinance, according to Estimation, worth with all Appurtenances and Furniture 6000 l.—	2	9000	—	—
<div>1659</div> <div>Account Particular is Debtor.</div>						
January.	I	To Ballance L ^a A. for Transport of that Account hither upon a new one	2	619	168	—

Creditors.

folio 8

li.

s.

d.

Creditor.

1659		Adventure-land in Ireland is Debtor.		folio 9		li.	s.	d.
January.	1	To Ballance L ^a A. for 600 Acres of Arable Ground, 12 Miles from Dublin towards Waterford, rated at 5 l. per Acre, according to that Account transported hither		2		3000		
<hr/>								
		1659						
		The Farmory of Paywel is Debtor.						
January.	1	To Ballance L ^a A. for part of a Debt which the State and Parliament of England did owe me upon publick Faith, 1000 l. to be paid per annum in equal portion with 200 l. Interest, according to that Account transported hither		2		4000		

Creditor.

folio 10 li. s. d.

Creditor.

T

1659	<i>Cash</i> (under custody of Mr. <i>Richard Good-coin</i> in <i>Lumbard-street, Jeweller</i>) is Debtor. folio ^{II}			li.	s.	d.
<i>January.</i>	I	To <i>Ballance</i> L ^a A. for ready Mony in several sorts of Coin found this day, in being Transported hither upon a new Account—	2	20308	15	4

Cash is Creditor

folio 12 li. s. d.

T 2

1851

1851

T

Several POINTS very necessary to be known by a MERCHANT.



Lthough our intention is not to treat at large of Traffick, Commu- The Author's
Scope.
tation and Bartering of Commodities, &c. since that hath been
handled already circumstantially by Mr. Gerard Malines, in a Book
called *Consuetudo vel Lex Mercatoria*, or *The Law Merchant* (whi-
ther we refer the Ingenuous Reader;) yet we shall shew in brief
of the principal points, how in case of *Negotiation* we may fitly

order and state our Proceeding according to the Rule of Equality
and Equity. And the thing which induces us thereunto is chiefly, that there are
some Publick Ministers and many able Gentlemen, which either have a sufficient Stock
to trade withal for their particular good, or are intrusted with Commissions and Com-
modities of some private Friends and Correspondents from beyond the Seas, but for
want of Practical Knowledge thereof, they for the most part neglect that Noble Exer-
cise; whereas if they would but study these few points fundamentally, it could not
but redound to their Renown, Profit and Pleasure. That is to say,

1. The Science of *Arithmetick*.
2. The several *Weights* and *Measures* of all Countries, concerning all Commodities
and the correspondence of them.
3. The Science of *Geometry*, and some inspection of *Cosmography* and the *Mathema-
ticks*.
4. The three Essential parts of Traffick, being *Commodities*, *Mony*, and *Exchange*
for Mony by Bills of Exchange; under which all the Traffick and Trade is performed
in all Countries, or by some of them, because they are the causes of Commerce,
whereof the Effects are buying and selling of Commodities, receiving and paying of
Monies, and delivering and taking of Monies by Exchange, with their adjuncts and
accidents in the said course of Traffick.
5. The *Goodness* of the *Principal Commodities* of all Countries, either superficially
for Colour and Beauty, or substantially for Quality and Use, as also the weight, fine-
ness and valuation of the Monies of all Countries, with the proportion between the
Gold and Silver, and the manner of Exchanges made by Bills upon the imaginary Mo-
nies invented to make Exchanges between Country and Country.
6. The *Customs* used in the buying and selling of Commodities for Mony, or Bills
Obligatory, or by way of Commutation or Barter.
7. The *delivering* of Monies at *Interest*, or upon *Botomary*, or upon *Lives*, *Annu-
ties* or *Pensions*, in nature of *Rent*, &c.
8. The *Fraighting* and *setting forth* of Ships, making of Charter, Parties, Bills of
Lading, Invoice, Covenants and Contracts; as also the Sea-Laws, to decide all Que-
stions and Controversies which fall out between Merchants and Mariners and owners
of Ships.
9. The *Customs*, *Subsidies*, *Imposition*, *Tribute* and *Tolls* upon all Commodities Im-
ported and Exported within the Dominions of all Princes and States.
10. The *manner* of making *Affurances* upon Goods, Ships, the Persons of men, or
any other things adventured by Sea or by Land; and the *Customs* observed therein
between Nation and Nation.
11. The *Keeping* of *Merchants Accounts* by *Debitor* and *Creditor*, and the Calcula-
tion of the diversities of Mony, whereby the said Book of Account is kept.
12. The *Authority* and *Proceedings* of *Merchants Courts*, or *Priors* and *Consuls*, to de-
cide the differences according to equity, in places where they are kept, or any other
Laws Imperial or common to some Countries, whereby Merchants Controversies are
determined; with the course of Attachment and Sequestrations, or Executions and
final Determinations by Arbitrators or judicial Decrees, in any Chancery or Court of
Equity.

And

Of the three
Essential parts
of Traffick.

A tripartite
Exchange.

Over-balan-
cing of Com-
modities.

The Body, Soul
and Spirit of
Traffick.

Money the pub-
lick measure
at home.

Exchange for
Monies the
publick mea-
sure between
Nations.

Commodities
and Money are
things Passive.

And knowing these twelve Points you shall be able to please your own mind, and give satisfaction of your sufficiency unto others. For the saying is true, *Melius est Civitatem ab optima Lege, quàm ab optimo Viro gubernari*; It is better to govern a City by a good Law, than by a good Man. And it is better for a Man to be ruled by Reason, than by his own Reason to seek to rule others. But that we digress not too far from our scope, we shall here insist upon some few necessary points only, referring you for the rest unto the said *Law Merchant*. First, as for the three Essential parts of Traffick, namely, *Commodities*, *Money* and *Exchange* of Money by Bills of Exchange. All the Traffick and Commerce between Nation and Nation, or Man and Man, is performed under these three Simples, which are properly the Essential parts of Traffick, being effected by Number, Weight and Measure. And herein is to be considered a Tripartite Exchange, that is, *Commodities* for *Commodities*, *Commodities* for *Money*, and *Commodities* for *Exchange* of Money by Bills of Exchange. For some Merchants do negotiate all for *Commodities*, others all for *Money*, or *Exchange*, or for all three, or any of them which yieldeth them most benefit and gain: and herein is their particular profit or *privatum commodum* more respected than the general good of the Commonwealth, whereby corruptible and unnecessary *Commodities* are given for staple Wares and durable *Commodities*, to the impoverishing of Kingdoms and Commonwealths. And not only is this Commutation or Exchange abused in kind, but also in the price, paying too dear for the one, and selling the other too good cheap: whereby cometh an over-ballancing of *Commodities* in price and quality, and not in quantity; whereby in effect Monies are given to boot, and as it were over and above the reasonable estimation of things: and herein is the course of Exchange by Bills predominant, and overruling both the course of *Commodities* and *Money*, as shall be demonstrated hereafter.

For the said three Essential parts of Traffick are properly the *Body*, *Soul* and *Spirit* of Commerce, and have their operation accordingly.

The first, as the *Body*, upheld the World by Commutation and Bartering of *Commodities*, until Money was devised to be coined.

The second, as the *Soul* in the *Body*, did infuse Life to traffick by the means of Equality and Equity, preventing advantages between Buyers and Sellers.

The third, as the *Spirit* and *Faculty* of the *Soul* (being seated every where) corroborateth the vital Spirit of Traffick, directing and controlling (by just proportions) the Prices and Values of *Commodities* and Monies.

True it is, that this *Spirit* and *Faculty* of the *Soul*, namely the Exchange for Money, taketh its original from the *Soul*, which giveth life to the *Body* of Traffick; that is to say, The Exchange of Monies by Bills of Exchange is grounded upon Monies, and Monies were invented and made by common consent to be the Rule and Square to set a price unto all things, and the right and true Judge of them, and is therefore called *Publica Mensura* or the *Publick Measure* between Man and Man. But since the manner of Exchange was invented between Nations and Nations, or Countries and Countries, Monies did only remain the Publick Measure within the Realms or Commonwealths of every Country, between Man and Man, according to the Valuation of Princes and States imposed upon Monies: and the Exchange of Monies by Bills became *Publica Mensura* between us and Foreign Nations, and between all Nations in the course of Commerce, according to which Exchange all *Commodities* are bought and sold. And albeit that the abundance or quantity of *Commodities*, and the many or few Buyers, or the scarcity of *Commodities*, causeth the Prices of *Commodities* to rise and fall, and likewise that plenty of Money maketh things dear, and scarcity of Money maketh them good cheap, as a property inherent unto Money as a true measure; yet we must observe in true order that both *Commodities* and Money are passive since the Exchange was invented, which is only active, and that in Countries where all the Essential parts of Traffick are used. But howsoever, the Maxim is to be observed in the avoiding of the over-ballancing of *Commodities* in price and quality. *Marcus Cato* therefore saith advisedly, *Oportet patremfamilias esse vendacem, non emacem*.

The State therefore (as the Fathers of the Commonwealth) ought to be sellers and not buyers, which cometh to pass when the Expences of their Commonwealth do not

not exceed their Incomes and Revenues. This is to be effected by keeping a certain Equality in the Traffick between their Commonwealth and Foreign Nations. For Riches being Natural or Artificial, and both subject to Number, Weight and Measure, the Natural consisting in Lands, Vines, Forrests, Meadows, Cattel and the like; the Artificial in Mony, Gold, Silver, Cloth and all other Manufactures and Household-stuff, requireth a certain equality in the true Commutation of things between us and other Nations. And Justice being distributive and commutative, every man of judgment knoweth that this part is comprehended under Justice commutative; and that Traffick consisteth of the Land Commodities, and of the Commodities of the Seas, and lastly, of the Commodities of other Countries and Nations. For God caused Nature to distribute her benefits or his blessings to several Climates, supplying the barrenness of some things in one Country with the fruitfulness and store of other Countries, to the end that interchangeably one Commonweal should live with another.

Natural and Artificial Riches.

These Aphorisms or selected Points are of great importance: for (as is noted before) Gain being the Scope of all Merchants, is procured without regard had to the Commonwealth, the Wealth whereof cannot properly decrease but three manner of ways; namely by selling our home-Commodities too good cheap, by buying the Foreign Commodities too dear, and by the transporting Monies *in specie*, when the Exchange of Monies doth not answer the true Value of it, by Bills of Exchange.

Proper causes of the decrease of Wealth in a State.

For this Exchange is the Rudder of the Ship of Traffick, fastned upon the Parallel of the Keel of Equity, which doth rule and direct the said Ship upon all the Variations of the Commodities of all Countries. Many men knowing that the Rudder doth govern the Ship, can notwithstanding give little reason of the cause of it, but admire to see so small a piece of Timber have so great an operation; yet no man is so foolish as to attribute that power to the Sails, or any other appurtenances of the Ship, or to the main Body of it called the Hull of the Ship. Great is the Error therefore of those that will ascribe any effectual operation to the Quantity of Commodities, albeit there was a Traffick and Commerce without either Mony or Exchange for Mony, when the course of it was like a Ship sailing without Rudder or Compass.

Exchange the Rudder of Traffick.

Mony may well be compared to the Compass, having so many variations upon the several Standards of the Coins of all Countries, and changing continually from time to time in Valuation; Princes and Commonweals taking advantage one against another, either to draw treasure into their Kingdoms and Territories, or to advance the price of their Country Commodities. And Exchange may properly be compared to the Rudder of a Ship, which commandeth the directions of the Compass accordingly, and so doth the Exchange command the course of Mony: for let the Standards of Mony be altered either in Weight, Fineness, or Valuation, the Exchange by altering the price (with great facility) according to Equity, is able to meet and over-rule them all.

Monies as the Compass of a Ship, and Exchange the Rudder.

The Learned have determined that no argument or disputation is to be maintained with those that will deny Principles, which by reason and common consent are indisputable and stand of their own Authority: for by an undoubted Principle or Axiom we know that the whole is bigger than his part, that two is more than one, and that two equal things being equally divided into a third are all equal.

Principles or Axioms, what they are.

The Knowledge of the Premises is so naturally and visibly engrafted in the Mind of man as no doubt can be admitted; nevertheless there are men so intoxicated in their judgments, that being once possessed of an imaginary Conceit, they will never be removed; as he who asked of his Friend what he should do with an heap of stones and trash to be rid of it? and was answered, That he should dig a hole in the ground and bury them: and when the other demanded of him what he should do with the earth he should dig out? he told him he should make the hole so much the bigger to put them in both: and he could never be recalled from this Conceit, even in natural and substantial things, to be felt, seen and handled; although that Experience sheweth, that digging a hole one should hardly put in the same earth again without cramming and labour, much less the other.

To deny the Principle of Exchange and Mony as aforesaid, may be refuted and proved to be so plain an error, as we see the hand or index of a Dial to be the thing active, which

which

which sheweth the hour, and the letters are passive and immoveable in the action; and so are Commodities of the Course of Traffick where Exchange is used.

The Royal
Banquet of
great Britain.

Right Merchants are taken to be wise in their profession for their own good and benefit of the Commonwealth; for of the six Members of all the Governments of Monarchies and Commonwealths, they are the principal instruments to increase or decrease the Wealth thereof, as may appear by the description of the following Royal banquet. King *James* considering that all Commonwealths are furnished with Divine service, Arms, Laws, Riches, Arts and Sustenance, and that the managing of these things requireth six manner of Persons, namely, Clergy-men, Noble-men, Magistrates, Merchants, Artificers and Husband-men, (which jointly are the Members of all Commonwealths) was graciously disposed to invite them all unto a Royal banquet, where (after many pleasing discourses) his Majesty was pleased that every Member of his Commonwealth as aforesaid should in one only word express the property of his Profession or Calling. Whereupon the Clergy-men did say, we instruct; the Noble-men, we Fight; the Magistrates, we Defend; the Merchants, we Enrich; the Artificers, we Furnish; and the Husband-men, we nourish. The King answering, used these or the like Speeches; We do very well approve your Declarations in this brief manner, recommending every one of you to discharge your duty accordingly, with a remembrance that We (as your Head) must make the Body of the Commonwealth compleat. But seeing fault was found of the general Dearth of all things within his Realm, without any scarcity of the said things serving for the Back and Belly, we attribute it to you Husband-men, said the King, for Food is dear, and yet there is no Dearth. The Husband-men did excuse themselves, and laid the fault upon the Noble-men and Gentlemen for raising of their Rents, taking of Farms into their hands, and making of Inclosures. Noblemen and Gentlemen did impose the cause upon Merchants and Artificers, for selling things dearer than in times past, which caused every man to make the most of his own according to his Profession: wherein the Artificers were easily dispensed withal, considering their Labours and Workmens Wages, buying also all things dearer. So that the Fault did wholly remain upon the Merchants, who have the sole disposing of all Commodities Exported or Imported for the good or hurt of the Commonwealth; which caused the King to enter into consideration of the aforesaid three Essential parts of Traffick, namely, Commodities, Money, and Exchange for Money by Bills of Exchange.

Food dear
and no Dearth.

And Ingeniously perceiving that the Vital Spirit of Traffick did consist in the matter of Exchange for Monies, because the same is the publick Measure between Nation and Nation, and that Gain was the Radical moisture of Commerce, which had his effectual power in Exchanges: His Majesty thought good to call divers Merchants to the Consultation of this business (being within their Element) to hear their opinion how to remedy the said Inconvenience.

Three manner
of Merchants.

Whereupon his Highness observed three manner of Merchants. The First (which were the greatest number) were ignorant of the Fundamental reasons of Exchanges, and being carried with the Stream, never took notice of it, but were guided therein by ignorant Brokers of Exchanges, according to the rule of Foreign Nations. The Second sort of Merchants were those who did altogether practise to make a benefit by Exchange and Transportation of Monies, and never did deal in Commodities at home or beyond the Seas, and these would not confess that there was any abuse committed by Exchange. The Third sort of Merchants (being the smallest number) were men of Wisdom and Experience, and yet they found the matter of Exchange to be a Mystery, until examination of the Properties thereof, and then (like good Patriots) they took a care for the Welfare of the Commonwealth. The First sort he did not regard, because of their Ignorance: The Second sort he did compare unto Vintners, who are not fit to be made Assistants in making of Laws against Drunkenness, and so rejected them: But the Third sort he did embrace as worthy Counsellors to reform abuses; and some of these were of opinion, that by reason of the base Money Coined in the latter end of the Reign of *Henry* the VIII. all the Foreign Commodities were sold dearer, which made afterwards the Commodities of the Realm to rise at the Far-

Offenders un-
fit to make
Laws.

mers

mers and Tenants hands, and that the same was made dearer through plenty of Mony and Bullion which came from the *West-Indies*, and especially, because an ounce of Silver was inhaunced by the said King from forty pence to forty five pence, and afterwards in proceſs of time was valued at threescore pence, and that the operation of the said alteration doth still continue. Others said, that the Prices of things being risen was of no great moment, because it was by Denomination, and not really; for that which was called forty before, was now termed threescore, according to the Coins of Silver valued by the ounce as aforesaid. But the Wiser sort did go further, and comparing the Prices risen of Foreign Commodities; far more than the Prices of our home-Commodities, they did acknowledg that there was an over-ballancing of Commodities, and found that the course of Exchange for Monies was the efficient cause thereof: For they did observe, that as the Elements are joined by Symbolization, the Air to the Fire by warmth, the Water to the Air by moisture, the Earth to the Water by coldness; so is Exchange joined to Monies, and Monies to Commodities, by their proper qualities and effects, whereby it did appear unto them,

Inhauncing of Silver altereth the price of things.

First, That our Mony being undervalued in Exchange, causeth the price of our home-Commodities to be abated, and to be sold better cheap in Foreign parts, and is also the cause that our Monies are exported.

Secondly, The Monies being transported taketh away the lively course of Traffick of our said Commodities, and causeth young Merchants to run by Exchanges upon Bills to maintain their Trade, paying great interest for Mony, which they cannot take up by their single Bond, as they can do by Bill, taking up the same by Exchange without Sureties.

Thirdly, This causeth young Merchants and others to make rash sales of their Commodities beyond the Seas, to pay their Bills of Exchange, whereby they overthrow the Markets of others, and make them sell better cheap. So on the contrary, the Coins being over-valued in Exchange, and also inhaunced beyond the Seas, causeth the Price of Foreign Commodities to increase more than our Native Commodities; and our Merchants are compelled (of Course) to make return thereby, because they cannot import those over-valued Monies but to their exceeding great Loss. And by Exchange they find few takers, unless it be our young Merchants, which do consume their Estates by Exchanges and Rechanges. For of the said three Essential parts of Traffick we have but the use of one (as they have observed) which is the Buying of Foreign Commodities, to make returns, increasing therein the Consumption of the said Wares, and not our own Monies remaining hereby plentiful beyond the Seas; the rather, for that Bills of Debt (as ready Mony) passing between man and man, causeth with them a lively course of Trade, whereby their Commodities are advanced in Price and Sale; neither are they compelled to sell them but at their Price, because they find Mony at Interest, at five and four in the hundred.

This plenty of Mony is daily increased by our Merchants trading into *Spain*, and all others who do divert the Royals of *Spain* from us, because of the inhauncing of Monies beyond the Seas, where they have 25 upon the hundred Gain, when with us they make but 10 *per Centum*.

This Gain is practised by Exchange, and would otherwise be but imaginary; but is still predominant and over-ruling the Monies and Commodities, according to that known Paradox, That the imaginary Monies supposed in Exchange for Mony, made by Bills of Exchange, do over-rule the course and property of Real and Substantial Monies *in specie*. For the Merchants valuation of Monies in Exchange doth over-rule the States valuation of Monies: For when the State hath valued the shilling piece at 12 d. Merchants under-value the same in Exchange at 11 d. half-peny, and 11 d. not only in the price of Exchange, but also receiving beyond the Seas the inhaunced Monies above their values, and not valuing of them in Exchange accordingly, and which is done for so many several places, being grounded upon the Weight, Fineness and Valuation of the Mony of each Country according to the *Par*, which is Value for Value; and so is our Exchange of *England* grounded upon the Weight and Fineness of our Monies aforesaid, and the Weight and Fineness of the Monies of each other Country,

The true ground of Exchanges according to *Par pro Par*.

try, according to their several Standards proportionable in their Valuation, which (being truly and justly made) maketh the price of Exchange for every place, according to the Denomination of the Money, whereupon all Exchanges are made.

The manner
to calculate
Exchanges.

Imaginary
and Real Coin.
Par of Ex-
change.

Exchange the
publick mea-
sure of Na-
tion.

The manner
of Exchange.

Valuation of
Money beyond
the Seas in-
constant.

Weight of
Money in Ex-
changes.

These Exchanges do much differ in the name and proportion between the Gold and Silver, observed in most Countries; so that we are to examin and compare our Weight afore said with the Weight of other Countries, and the fineness of the Sterling Standard with the fineness of the several Standards of the Coins of other Countries; and if we differ not from them in the proportion between the Gold and Silver, then may our Exchanges run at one price both for Gold and Silver, taking the Denomination according to the Valuation of Monies of each Country; and hereby shall we find how much fine Silver or Gold our pound Sterling containeth, and what quantity of other Monies, of Germany, Italy, France, the Low-Countries, Eastland and elsewhere, we are to have in Exchange to countervail the same in the like Weight and fineness answerable to ours, be it by the Pound, Doller, Ducat, Crown, or any other imaginable or real Coin, giving always Value for Value, and receiving the like, which is called *Par*. But this course of Exchange being of late years abused, and (as it were) made Merchandize, doth over-rule the course of Commodities and Monies by rising and falling in price, according to plenty and scarcity of Money, and in regard of discrepance and distance of time and place: which made some Merchants (by mistaking) to compare the course of Commodities and Exchange to be alike; as if the measure of a thing and the thing measured thereby were all one. For even as Money is *Publica mensura* or the Publick measure within the Realm between man and man, so is Exchange for Monies the Publick measure between us and Foreign Countries for all Commodities bought and sold; which therefore requireth a certainty in the Calculation of the *Par* afore said, admitting nevertheless an advantage above the same, upon occasions on either side.

This Exchange is properly made by Bills, when Money is delivered simply here in England, and Bills received for the same, to have the payment thereof in some other Country beyond the Seas, or when the like is done beyond the Seas and the Money is received here in England, and that upon a certain price agreed upon between party and party, which is termed the price of Exchange, whereof Merchants have the only and whole disposing, and buy and sell their Commodities beyond the Seas accordingly: without that few or none of them do look into the Nature of Exchange, as afore said, but only to the present Object, which is to know how the price of Exchange goeth at the time when they have occasion to deal therewith: howbeit such Merchants as never or seldom deal for Commodities, but altogether for Money by Exchange, have another observation therein; and Merchants that will be Exchangers indeed, must know perfectly the Weight and Fineness of our English Coin, and of the Foreign Coin also, and compare the same together to make the said Calculation of Exchanges; wherein they are not to be directed by the Valuation which is uncertain and inconstant, much less by the Toleration of Monies beyond the Seas to go currant above the said Valuation: so that by Authority they ought to be governed and directed herein, declaring the true Value for Value or *Par pro Pari*, as the very foundation of all Exchanges; because this is not a fit Study for every Merchant's capacity, and may be done nevertheless with great facility, and without interruption of Traffick, as shall be declared.

But to come first to the Particulars concerning Weight, we are to know that in all places beyond the Seas they use for their Monies (both of Gold and Silver) the mark Weight of eight ounces, with the division of twenty penny Weight, or twenty English, so called beyond the Seas, and the subdivision of twenty four grains here, or thirty two azes or grains there. These 8 ounces compared unto our pound-weight *Troy* of 12 ounces, are within a little all one, ounce for ounce in weight. But upon the pound of twelve ounces, as afore said, which is one marke and a half weight of theirs, it is found that in the said proportion of a pound our weight is heavier than the weight of Germany and the Low-Countries by three penny weight; and then the weight of France, Italy, Spain and Scotland, by four penny weight: all which may be considered in the price of Exchange, in allowing more or less for the *Par*, according as the foundation of the Exchange lieth, either upon our twenty shillings Sterling, or upon their Crown, Ducat, Doller,

Doller, Florin, or other Coin, which is properly the Head or *Radix Cambii*, whereupon Exchanges were made. This weight is to be considered in the weight of the piece of Coin, and from the pieces to the number of them in the mark or pound-weight aforesaid.

The Head of Exchanges, or *Radix Cambii*.

Concerning the fineness of Money to be Calculated in Exchange, the same is known by weight, for it must be distinguished thereby; that is to say, we ought to know how much fine Silver or fine Gold there is in the mark or pound-weight of the sundry Coins of the several Standards of Money of all Countries where Exchanges are made between us and them; and to Calculate the same upon the pound Sterling for some places, or upon the Crown, Ducat, Doller, Florin, and other imaginary Coins for other places, to the end we may have fineness answered by weight.

Fineness of Money in Exchanges.

To understand the Premises, let us suppose that a Merchant stranger cometh into England, and bringeth with him many unknown and strange Coins to have the Coin of the Commonwealth for it according to Value for Value, by weight and fineness, and that the said Merchant (having weighed the said Coins) hath a sufficient knowledge of the quantity of the fine Silver and Gold which is contained in the said weight, and his desire is to have the same answered unto him by the like weight, and by the like fineness in weight in Monies of the Commonwealth. Herein (no doubt) he will be assured what fineness or fine Silver and Gold there is in our Monies, and that he may have the same by weight in the said quantity of Coins, whereupon (after the weight of our Monies) he will Calculate distinctly what quantity of Silver and Gold there is in the said Monies, and what quantity of Copper, and so will require the full quantity both of the Silver and Gold, and of the Copper accordingly. So is it with the matter of Exchange, grounded upon the very Value of Coins; if there were no valuation whereby the price of Coins is baptized and named, which giveth a Denomination of price unto the said Coins, or unto the Exchanges of the said Coins, which in the matter aforesaid maketh the said price of Exchange.

The manner to examine the Weight and Fineness of Money.

But so long as the Calculation remaineth upon weight and fineness, without respect had to the Valuation, so long may we esteem the said Coins to be in the nature of Materials or Bullion, that is to say, prohibited Monies to be currant, which Foreign Nations call Bullion, as it were unlawful and fit to be melted down, from whence the word Bullion is derived; or which other Nations call the Materials, or Mass of Gold and Silver, even as Copper is called Allay or mixture thereunto.

Definition of Bullion and Allay.

Concerning the Valuation and Denomination of Monies, which gives a rate and price unto Exchange, even as it doth unto the several Species of Money in their kind, we shall in his place hereafter treat thereof.

Valuation of Money in Exchange.

Concerning the Proportion between the Gold and Silver in the said Exchanges, we are to observe, that when the Proportion between the Gold and Silver was 12 to one, or one pound of Silver to an ounce of Gold (which is now $13\frac{1}{2}$ to one,) then the ensuing Calculation in Exchange was true, namely, to account 8 Carrats of fine Gold, or four ounces of fine Silver for 20 shillings Sterling, reserving in the said rate a reasonable gain for the Merchants towards their gains and charges. But now that the said proportion is altered, and that 13 ounces and $\frac{1}{2}$ part, or four penny weight is appointed to be given for one ounce; of necessity it followeth that the Silver is undervalued, and the Gold advanced: so that in matter of Exchange there ariseth a twofold Consideration, the one to be established in *Par*, according to the Gold Coins, and the other after the Silver Coins. And this measure of Exchange between us and Foreign Nations is very tender and delicate; yet Merchants occasions in the course of Traffick do exceed the said limitation upon plenty or scarcity of Money, and the many deliverers or takers up of the said Monies according thereunto, which is proper to confirm the mutability of Exchanging above the said *Par*, but never under the same: For it is like unto the needle of the Compass, which hath been touched upon the fixed North Star.

Proportion between Gold and Silver in Exchange made in England.

Some Merchants are so far wide from the Knowledge of the Value of Coins, and the Exchanges made thereupon, that they are of opinion, that there can be no certain rate or *Par* of Exchange set to answer justly the Value of Coins in Foreign parts, by reason of the diversity and disproportion of the Coins of Gold and Silver, and their intrinsic

Proportion-
ble valuations
of Monies, for
Exchanges to
be made ac-
cordingly.

fecal and extrinsecal Values. But these Merchants are to understand that the Monies of all Countries have a proportionable Valuation relative within themselves, according to their several Standards for weight and fineness; only the smaller and baser Coin have some little known advantage, which may be considered of in Exchange, if there be cause that the quantity of those Monies do exceed the bigger and finer Coin. This consideration hath been had heretofore, and especially in the *Par* agreed upon between the *Low-Countries* and *England*, in the year 1575, when upon the *Philip* Dollar the Exchange was at twenty five shillings the *Par*, and the small Monies would exceed twenty seven shillings and upwards, but the quantity did not surmount the better Coin. The like was upon the *Par* agreed upon with the States of the United Provinces, Anno 1586, at 33 shillings 4 pence; and with *Hamborough* and *Stoadé*, to 24 shillings 9 pence *Lubish* upon the Rix-dollar of 33 shillings, or 9 marks four shillings for our pound Sterling of 20 shillings, making 4 Dollars and one half to answer the said *Par*, which Dollar is inhaunced since to 54 shillings, and we receive now but 4 Dollars for the same, and so for other places accordingly.

Of buying and
selling of
Commodities.

As for the Revolution of Buying and Selling of Commodities by the course of Traffick, we shall insist here upon the said Mr. *Malines* in that behalf, having purposely omitted in our several Accounts of Goods, Commodities and Commissions, to write any thing of it for the information of the Practitioners. Even as the whole Commerce and Traffick consisteth of our Land-Commodities, and some Fishing on the Seas, and of the Commodities of Foreign Nations: so from hence followeth an efficient cause of a kind of Revolution in the Buying and Selling of Commodities; because the Commodities of one Country growing rank and abundant, are transported into other Countries, in whose stead needful Commodities of those Regions are returned thither, which is a Neighbourly lending between Kingdoms and Countries. For, as is noted, God caused Nature to distribute her Benefits or his blessings to several Climates, of divers things found in some places that are not in other places, to make an interchangeable course of the said Commodities by way of Merchandizing.

Sundry means
of buying and
selling.
For ready Mo-
ny.

This Revolution of Trade may be illustrated by the consideration of the several means whereby the said Buying and Selling are effected.

1. The first is buying with ready Mony, which is commonly the best, and with most advantage, for Commodities are sold better cheap: wherein the Knowledge of the goodness and necessary use is requisite.

At time.

2. There is also a Buying and Selling of Commodities payable at some limited time or times of payment, or partly ready Mony, and partly at times: and the difference of price herein is commonly above ten upon the hundred more or less, as the rate of Monies at Interest is in the places of Commerce, where the said Commodities are sold and bought, and according to the plenty of Mony extant, unless the superabundance of Commodities do alter the same, especially if the Commodities be perishable by Corruption, Time and Accidents: so that the Condition, Quality or Goodness of the Commodities is much to be respected. Which was the cause that when Commodities did abound at the first, and the wealth of man was described by Cattel, and other perishable things; all kind of Metal (as being durable) was most esteemed, and the purest Metal taken to be fittest to make Monies of.

By Bills of
Exchange.

3. There is another Buying and Selling of Commodities, to be paid by Bills of Exchange, that is to say, the Buyer giveth a Bill of Exchange, or many Bills to be paid by Exchange in another place. As for Example, one buyeth 500 pounds-worth of Commodities in *London*, which are accounted in price as if he had bought them for ready Mony, and doth give unto the Seller of the said Commodities one or more Bills of Exchange for *Antwerp*, *Amsterdam*, or any other place, to be made according to the price of Exchange, which is made or ought to be made according to the Value of the Monies of one Country, and the Value of the Monies of other Countries, by weight and fineness, and that according to the distance and discrepance of the time and place, where and when the said Monies shall be paid by the Buyers Friend, Factor or Servant; and so the said Bill or Bills of Exchange are paid accordingly for the Commodities so bought.

4. Another Merchant having Mony in Banks or the Bankers hands at *Amsterdam*, or any

any other place where Banks are kept, buyeth some Commodities in the said places, and casting up what the same doth amount unto, he goeth to the Bank, and assigneth the Seller of the said Commodities to receive so much Money there, and the Bank (accepting thereof) giveth him satisfaction in the payment he makes unto others, according to the manner of Banks.

5. Another buyeth some Commodities there, or in any other place beyond the Seas, and for that purpose he hath a Letter of Attorney, called a Procuracion or a Letter of Credit, either from his Master or any other here at *London* or elsewhere, who upon his Credit hath promised thereby to pay the Value of the said Goods in some place beyond the Seas, according to a price of Exchange agreed upon between the parties here (and the like is done beyond the Seas to be paid here) which is still according to the Value of Monies in both parts, answerable to weight and fineness by way of Exchange; and the like is done between *London* and *Excester*, *Plymouth*, *Tarmouth*, and many other places, upon the very same and uniform Coin, by Letters missive between Merchants here and there.

6. The most usual Buying and Selling of Commodities beyond the Seas, in the course of Traffick, is by Bills of Debt, or Obligations, called Bills Obligatory, which one Merchant giveth unto another for Commodities bought or sold, which is altogether used by Merchants-adventurers at *Amsterdam*, *Middelborough*, *Hamborough*, and other places: for when they have sold their Cloths unto other Merchants or others, payable at 4, 6, 8, or more Months, they presently transfer and set over these Bills (so received for the payment of their Cloths) unto other Merchants, and take for them other Commodities at such prices as they can agree with the Seller of them, be it Velvets, Silks, Sattins, Fustians, or any other Wares or Commodities, to make return of the provenue of theirs; and so selling those Foreign Commodities here in *England*, they presently buy more Cloths or other *English* Commodities, and continue a Revolution of Buying and Selling in the course of Traffick and Commerce, being so (in effect) as may be illustrated by Example.

Suppose that A. B. the Clothier selleth to C. D. the Merchant one Pack of Cloths for the sum of one hundred pounds payable at six Months, and doth condition with him to make him a Bill in the name of such a man as he shall nominate unto him; A. B. the Clothier buyeth of D. E. the Gentleman so much Wool as amounteth to one hundred pounds, and doth intend to deliver him the Bill of C. D. the Merchant in full payment of his Wools, and to cause the payment to be made in his (this Gentleman's) name: but D. E. the Gentleman caused him to make the Bill payable to F. G. the Mercer, and the Mercer is contented with the like Condition to accept thereof; but causeth the same to be made payable to C. D. the Merchant, of whom he buyeth his Velvets and Silks, and so in payment of them, he delivered him (by an intermissive time) his own Bill which he first should have made to the Clothier. And herein you are to note, That in the buying by Bills, it may be made payable to the Clothier or to the Bearer thereof, and so all the parties are Bearers thereof, unto whom the same is set over by tradition of it only, which by a retrograde examination will appear; and this is called a Rescouter in payment, used among Merchants beyond the Seas, and seems strange unto all men that are ignorant of this Custom, and yet do they perceive a reason for it, and cannot deny the commodiousness thereof. For if the party that hath such Bills will not ride out (as they say) the time of payment of the Bills, he may go to another man and buy other Commodities therewith, as if it were with ready Money, the time only considered: Nay more, if he will have ready Money for these Bills, he may sell them to other Merchants that are monied men, (abating for the interest for the time, and commonly one Month over) according to the rate, as they can agree, and as Money is plentiful they shall have Money at all times to employ in Commodities, or to deliver by Exchange, or to pay Debts withal, or to carry home *in Specie*, or for any other purpose at their pleasure: which is commodious for young Merchants having small stocks, as also for all men upon all occasions; for it is properly as Money paid by assignation, whereby very great matters are compassed in the Trade of Merchandize, the Commodities are sooner vend-
ed in all place, the Customs and Impositions of Princes and States do increase, the Poor
and

By Letter of Credit.

For Bills Obligatory.

Example of the Revolution in Traffick.

General benefit by setting over of Bills of Debt.

and Mechanical People are set on work, men are better assured in their payments, the counterfeiting of Bills and differences are prevented; the more Commodities there are sold, the less ready Money is transported, and Life is infused into Traffick and Trade for the general good. And herein we see and may observe, That things which be indeed, and things which are not indeed, but taken to be indeed, may produce all one effect; and every man is enabled with his own means and Credit to augment Commerce.

Is not practised in England.

This laudable custom is not practised in *England*, because the Common-law is directly against such Course; for they say there can be no alienation from one man to another of Debts, *Cheses en Action*, and such whereof no property can pass by assignment or alienation. But for all that, it might (with great facility) nevertheless be established, and would be very beneficial to the State and the Commonwealth in general.

There are other manners of Buying and Selling of Commodities by Contracts and upon Conditions and Casualties, which for brevity sake, and that we conceive them superfluous in this place, we shall omit at present, and refer the Practitioner to the said *Law-merchant*.

Of Factors and Servants, and Commissions given unto them.

But having at first promised to give you satisfaction concerning Commissions and Factorage, we shall hint here some things in that behalf, as of Factors and Servants, and Commissions given unto them, to the end you may govern your selves accordingly in the managing of your Accounts and Particular affairs.

Alteration of the case with Factors.

The difference between a Factor and a Servant consisteth chiefly in this, That a Factor is created by Merchant Letters, and taketh Salary or Provision of Factorage; but a Servant or an Apprentice is by his Master entertained, some receiving Wages yearly, and some others without Wages. A Factor is bound to answer the loss which hapneth by over-passing or exceeding his Commission; whereas a Servant is not, but may incur his Masters displeasure. For albeit that the *Spanish* Proverb is, *Qui en passa Comission, pierde provision*, That he that exceedeth his Commission shall lose his Factorage: the Case is altered long since by the Custom of Merchants, and now it is, *Subolca la paga*, his Purse doth pay for it. Factors therefore must be very careful to follow the Commissions given them very orderly and punctually; and because Merchants are not able to prescribe every thing so exactly unto their Factors as is convenient, it becometh them to make good Choice of the Persons which they do imploy, for their welfare dependeth upon Traffick: otherwise the Factor groweth rich, and the Merchant poor, because his gain of Factorage is certain, howsoever the success of Merchants employment doth prove. But having a good Factor, which word Good implieth all and more than an honest Factor, who may be honest, and nevertheless simple in his proceedings, and others also may be wise and not honest; this Good Factor therefore may be trusted, and all Commissions given unto him may be ample, with addition of these words, *Dispose, Do and Deal therein as if it were your own*. And this being so found, the Factor is to be excused although it should turn to loss, because it is presumed he did it for the best, according to his discretion, which is and ought to be the truest Director, making a conscience to see their Masters lose, if they can prevent it; but being limited to the contrary, they can but grieve when their counsel and advise doth not take place, either in the selling of Commodities in time, foreseeing a greater loss, or buying some Commodities dear over-hastily, also in keeping a Commodity without purloining the same; sometimes upon a passionate humor, as a Merchant of *Amsterdam* did of late years to his Factor in *London*, for being a loser by some *Spanish* Wines, by writing in these words, *My will is, that upon the receipt of this my Letter, you go to the next Ironmonger and buy a Hammer, and run into the Celler, and strike out the Heads of all the Butts of Wine, and let it run into the Celler; for seeing the Devil hath eaten the Horse, let him have the Bridle too*. The Factor did herein use his discretion, and kept the Wines, which he afterwards sold to benefit; for he remembered that Losers have leave to speak.

Ample Commissions with an addition.

A passionate Commission.

Difference by Law between a Factor and a Servant.

Factors do deal most commonly for divers men, and every man beareth the hazard of their actions. But if a Servant do deal for others by his Masters direction, and they break, the Servant can be no loser, for he is taken to have no other Credit but his Masters: which is the cause that Intimations, Citations, Attachments, and other lawful courses are executed against Servants, and take no place against Factors, unless

less they have procurations. Now let us set down such Observations as Factors ought to know.

Observations concerning Factors.

IF a Factor do sell at one time unto one man several parcels of Commodities or Goods belonging to divers mens Accounts, to be made jointly in one or more payments, without any distinction made by the Buyer for what parcels he payeth any sum in part of payment of the said Debt, weekly or monthly, as Shop-keepers do, then is the Factor to make a proportionable distribution of the Monies so received upon every mans Account, according to the Sum that every mans parcel sold did amount unto, until all be paid: and if any Loss doth happen, or that all be not paid, the said Loss is to be distributed upon every mans Account accordingly.

Commodities
bought and
sold.

If a Factor doth sell afterwards more Goods to the said man, or any other who is already indebted for other Commodities formerly bought as aforesaid, be it for his own Account, or for other mens Accounts, and in the interim receive some more Monies in part of payment, and account between them; then is the said Factor to distribute the said Monies as before, until the said old and precedent Debt be first paid, unless there were cause of controversie for them, or that the payment were indorsed upon the Bill made for the latter Goods sold unto that man: for that Bill may be transferred or set over unto another man, and so is he not the receiver of that Money, but the other man.

If a Factor sell Goods to another man payable at time for his own Account, and receiveth the Money for the same at the time of payment, and in the mean time letteth other mens Monies remain in that mans hands unpaid, for Goods by him formerly sold, this Factor is to be answerable for that Money unto those other men, although he should never recover one peny of it. For he cannot without fraud bear with the non-payment of other mens Monies after they be due, and procure the payment of his own Money, to another mans loss and prejudice.

In like case, If a Factor do sell unto a man certain Goods of another mans Account, either by it self or among other parcels, and this Factor giveth not advice unto the Owner or Proprietary of the sale of the said Goods, but afterwards (having had more dealings with that man, in selling of Goods and receiving of Monies) this man becometh insolvent; the Factor is to make good that Debt for the said Goods so sold, because he gave no advice to the Owner of the sale of the said Goods at convenient time, even as if he had sold those Goods unto a man contrary to the Commission given unto him; for the Salary of Factorage bindeth him thereunto.

If a Factor by Order or Commission of a Merchant do buy any Commodities above the price limited unto him by the said Merchant, or that they be not of that sort, goodness or kind as he willed to buy; this Factor is to keep the same for his Account proper, and the Merchant may disclaim the buying of them. The like he may do if the Factor having bought a Commodity according to his Commission, do Ship the same for another place than he hath Commission to do.

If a Factor do sell a Commodity under the price limited unto him, he is to make good the loss or difference of the price, unless he can give a sufficient reason for his so doing: wherein he is to consider the disposition of the Merchant for whom he deals, as is before noted.

If a Factor buy Commodities according to his Commission, and afterward the price of them riseth, and thereupon fraudulently he ladeth them for another place, contrary to his Commission, to take the benefit thereof, in this case the Merchant shall recover damages of the said Factor by the custom of Merchants, upon proof made thereof.

If a Factor by the advice of a Merchant do buy a Commodity for that Merchants account, with the said Merchants Money or by his Credit, and the Factor giveth no advice of it to the said Merchant, but doth sell the same Goods again for his own benefit and gain; the Merchant shall recover this benefit of the said Factor by the Office of Prior and Consuls, according to the custom of Merchants, and he shall be moreover amerced for his fraud.

Barter.

If a Factor do sell another mans Commodity to a man discredited, who cannot usually (as before) buy Commodities at the ordinary price, as other men, and it falleth out that this man breaketh, the Factor shall pay for the said Goods, as it shall be thought they were worth; unless he can prove that he was ignorant of the parties weak Estate and Credit, or that he sold him Goods of his own account also, which argueth plain-dealing, or that he had Commission of the other man to deal for him, as if it were for his own proper Goods, as hath been declared. And yet in this case he cannot Barter any of the said Commodities for other Commodities, but he must have express Commission and Order for it from the Merchant; neither can he transfer or set over any Bills Obligatory in nature before declared. For albeit this manner of Commissions given to Factors is very large, yet it containeth certain restrictions and limitations in every Merchants understanding.

Customs.

If a Factor shall by a false entry in the Custom-house, either unawares or of purpose, conceal part of the Custom, without consent or privity of the Merchant, whereby the Goods become forfeited to the State; the said Factor shall bear the loss of them, and answer the Value thereof unto the Merchant, as they did cost, if it be for Goods to be Transported; or as they might have been sold, if it be for Goods to be Imported.

If a Factor or Merchant do colour the Goods of Merchant-strangers, in paying but *English* Customs (although he did bear the adventure of the Seas for the said Goods) he runneth into a Penure, and forfeiteth all his Goods unto the State, and his Body to perpetual Imprisonment.

If a Factor by a Letter of Advice, or by an invoice of Commodities which the Merchant sendeth, doth make a short entry into the Custom-house, the Goods not entred shall be lost, but the Factor cannot be charged with the same.

Prohibited Commodities.

If a Factor make return unto a Merchant for the provenue of his Commodities sold, in prohibited Goods which may not be transported, and have no Commission from the Merchant to do the same, he shall bear the loss of those Goods, if they be seized upon for the State, or taken as forfeited. But if it be upon Commodities to be Imported, the Factor is in no fault; howbeit he ought to give advice to the Merchant, what Commodities are forbidden to be Imported or Exported, according to the pleasure of the State which are absolute Governors in their Havens, Harbors, Ports or Creeks.

Monies.

If a Factor commit any unlawful act by the direction of the Merchant, be it for the Transportation of Gold or Silver into the parts beyond the Seas, or otherwise, and if it happen thereupon that the same be taken, the Merchant beareth the loss: and yet the Factor is subject to pay treble damages by the Law, if it be followed within the year; or may be fined for the same although it be many years after.

If a Factor do pay Money for a Merchant (without Commission) to another man, it is at his peril to answer for it: and if he deliver another mans Money at Interest, and take more than the toleration of the Statute (which is ten in the hundred by the year) whereby the said Statute against Usury taketh hold of him, and the Money is lost; the said Factor is to be charged therewith, and to make good the Money unto the Merchant.

Lost goods.

If a Factor having received other mens Goods or Monies into his Custody be robbed of the said Goods and Monies, he is to bear the loss, and to make good the same unto the Merchant; but not in case where the unmerciful Elements of Fire and Water shall destroy the said Goods or Monies, or where a Town is Sacked or Pillaged: which is always to be born by the Owner or Proprietary of the same.

Damnified Commodities.

If a Factor buy a Commodity which afterwards becometh damnified by some accident or casualty, whereby the Merchant (for whose account he bought the same) becometh a loser; that Factor is not to be charged with any part of the loss. But if the Commodities were damnified before, then he is to bear some part of the loss, although it hapned to be known afterwards. A Factor bought for a Merchant of *Amsterdam* one hundred Tuns of Allom, which came from *Civita Vecchia*, laden with some *Candia* Oil, whereof some part was spilled upon the same Allom; afterwards the same being mingled together, was sold and transported to *Amsterdam*, and there sold to the Dyers of *Harlem*, *Amsterdam* and *Rotterdam*, who using the same, found their Cloth stained in divers places; for where the Oil touched, there the colour could not take, so that they became

became great losers, as appeared by divers Testimonies. The Factor did thereupon demand reparation of Damages of him who had sold him the Allom, and the Merchant did the like of the Factor, for there was above 300l. lost: whereupon the matter was much debated amongst Merchants both here and beyond the Seas, and they did deliver their Parecer or Opinions in writing; and it being found that the Factor had knowledg that some Oil was spilled upon the Allom, and he nevertheless bought the same, he was adjudged by the Sentence of Merchants to pay the one half of the said loss, and the other part was born between the Dyers and the said Merchant of *Amsterdam*; and he that sold the Allom was cleared and fully paid. So that in these cases the circumstances and accidents are to be considered.

The Parecer
of Merchants.

If a Factor do receive Mony for other mens Accounts, which afterwards are decried, or some loss doth happen by Exchanging the same, be it upon Copper Monies, or Light Gold taken for Merchandizes sold; every man is to bear that loss proportionably according to his Sum, and the Factor is to sustain no Damage thereby, unless it were for false Coin by him received, which he is bound to know.

Loss by Mony.

If a Factor be required by a Merchant's Letter of Credit to give Credit unto others, he must look very precisely to observe the same accordingly: which Letter of Credit is either ample, or restrained to certain Conditions and Limitations of time, place, persons, sums and many other circumstances. If it be ample, then is it dangerous for the giver of the said Letter of Credit, and may also procure a loss to fall upon the Factor; wherein consideration must be had both ways. Suppose A. B. of *London* writeth his Letter to C. D. of *Antwerp* in these words; *If E. F. of Amsterdam, or any other of my Friends there, draw by Exchange upon you any sums of Mony, it may please you to follow his and my Friends order: I will be your warrant for all, and have a care that all shall be accomplished orderly.* C. D. of *Antwerp* the Factor in this case doth accept from time to time many Bills of Exchanges, and payeth them accordingly, and taketh up the Mony (by the direction of E. F. of *Amsterdam*) for *Spain* and other places, and so continueth the same for a long time, by way of Rechange from one place to another, upon the said Credit of A. B. of *London*. At last this Factor C. D. becometh suspicious, because of this long continuance of Mony by Exchange and Rechange, and writeth unto the said A. B. of *London*, to know whether he is contented to continue his former Credit by him given to E. F. of *Amsterdam*? A. B. continueth the same, but with a limitation to a certain sum, not knowing what sum of Mony the said C. D. was engaged for the said E. F. of *Amsterdam*, for C. D. gave him no notice of it at that time: hereupon it falleth out that E. F. of *Amsterdam* becometh insolvent, and being much indebted to C. D. the Factor at *Antwerp*, this Factor requireth his satisfaction at the hands of A. B. of *London*, according to the former Letter of Credit. A. B. doth answer, That he had restrained and limited the said Credit to a certain sum, which indeed did cut off all former matters, seeing C. D. gave him no notice of the Monies owing before, and A. B. was only to answer for the Mony which was taken up by the second Letter of Credit, according to the sum limited; otherwise A. B. had been cleared of all. But if C. D. did continue these Monies by Exchange and Rechange upon the Credit of A. B. and the Factor (with him he had correspondence) doth become absolved, and thereby C. D. the Factor is damnified, and payeth the Monies running by Exchange, or is bound to pay the same; this Factor is to be saved harmless by A. B. because he took up or caused to be taken up the said Monies originally; so that his Credit was the efficient cause of it, and the Factor is to be regarded herein in all reason.

Letter of Credit.

Exchange and
Rechange.

Limitation of
Letters of
Credit.

The efficient
cause ways
to be regarded.

If a Factor do accept Bills of Exchange of a Merchant, with order to Rechange the same again upon him, or to take it up by Exchange for another place where he the said Factor shall find it to be for the most benefit of the Merchant; if this Factor take up the same according to his best skill and knowledg, although it be found contrary to the Merchants intention, the Factor is not to be charged, and the Merchant is to save him harmless for the Principal, with Exchange, Rechange, and all charges of Factorage.

If a Factor do make over Mony for another mans Account by Exchange unto another man or Merchant, before he hath notice that this Merchant is broken, and the Bills

of Exchange are not due; this Factor hath Authority to countermand the payment of this Mony, although the Party to whom this Bill of Exchange is directed had accepted the same. And if the said Party should pay the same before it was due, he is to repay the same again to the said Factor, as having paid it to his own wrong, contrary to the custom of Merchants in Exchange.

Fraighting of
Ships.

If a Factor do freight a Ship for some Voyage to be made, going and coming, for a Merchants Account, and by his Commission and Order, whereof a Charter-party of freightment is made by Indenture between him and the Master of the Ship; this Factor is liable for the performance thereof, and to pay the freight of all things accordingly. But if the Ship be only freighted outwards, and the Factor ladeth the same with some goods, then these goods are liable for the freight, and the Master can demand nothing of the Factor by the Charter-party, but must look to be paid by the Party that receiveth the goods, according to the Bill of Lading, whereby it is conditioned that the freight shall be paid upon the receipt of the said goods. And so is it also if a Ship be freighted to go to divers places, as it were bound from one place to another, and to be free in the last place of his discharge: For the Master must still have an eye to be secured by goods, unless there were an expresse condition made in the Charter-party to the contrary, or that the Ship were freighted by the great for a certain sum of Mony to be paid by an agreement.

Bills of La-
ding.

Protest for not
Lading.

If a Factor do freight a Ship for another man, or for his own Account, and when it comes to the place appointed to unlade, there are no goods to relade the same, or there wanteth Mony for the Lading thereof; if the Merchant do not stay out all his days of demourer agreed upon by the Charter-party of freightment, and make a protest against the Party that he was consigned unto, to give him his Lading within that time, but cometh away before that time be expired, and although he maketh a protest for that he is not Laden; yet the Factor is to pay him no freight at all, unless for the freight outwards it were conditioned by the Charter-party. But if the Master do stay out his time, then the Factor is to answer the freight, although the Master had Laden his Ship with Salt for his own Account: for if the said Ship had been Laden only with Salt by the Merchant, which it may be would not pay half the freight, yet the Factor or Merchant may at their pleasure abandon the same to the Master for his freight, and the Master can demand no more of the Factor by the Charter-party. But if the Master doth take in Salt, and Lades his Ship by his own means before the days of demourer are expired, and that by some condition made with the Factor, he may claim freight; then the Factor is to have the benefit of the Salt in defalcation of the said freight.

Goods to be a-
bandoned for
the freight.

If a Factor do freight a Ship for a Merchant, and afterwards the said Ship is taken to serve the State for some few days, within the time agreed upon for the Lading, and hereupon the Merchant disclaimeth the freighting of the said Ship, albeit the Factor did proceed to Lade the same; in this case the Factor shall not bear any loss, but what Damage shall be adjudged to the Master, the Merchant is to save the Factor harmless of it.

If a Factor do hire a Ship by the Month for another Merchant, or for his own Account, and Ladeth the same being ready to depart; afterwards the State makes a general Embargo or restraint upon all Ships for a time; the Master cannot demand any freight of the Factor for and during the said time of arrest: and if the Ship be Unladen again, and employed in the States service, the Factor is free of all agreements or covenants with the Master.

Mony given
for freighting.

If a Factor do receive a sum of Mony of the owner of a Ship, in consideration that he freighteth the said Ship for a Voyage, promising to repay the said Mony at the return of the said Voyage; if the said Factor hath freighted this Ship for another mans Account, this Merchant is to have the benefit of this Mony during the time; and if the Factor conceal the same, he is to repair the Damage thereof, which is to be considered both for the Interest, and adventure of the Seas, for the said owners bear the same: and it is supposed that the Merchant would have assured so much the less, or (by employing that Mony towards the Lading of the Ship) he should disburse so much Mony less to make the said Voyage: and it may be thought, that in regard of that Mony the freight is made the greater, whereof the said owners of the Ship have had a Consideration by disbursing the same.

If

If a Factor be required to make Assurance for a Merchant upon a Ship or Goods ^{Assurances.} Laden for a certain Voyage, and have Monies in his hands to pay for the *Premio* or the price of Assurance, (as hereafter shall be specified) and this Factor doth neglect the same, and giveth no notice of it to the Merchant, who might have made Assurance in another place, and the said Ship or Goods do perish at the Seas; this Factor is to answer the Damage, unless he can give some sufficient reason for the non-performance of the said Order of Commission.

If a Factor having made Assurance upon Goods Laden, which afterward are taken by the Enemy, maketh any composition with the Assurers for the same, without Order or Commission for it, he is to answer the whole Assurance to the Merchant. A Merchant caused a Ship to be freighted and Laden with Commodities for *Constantinople* by a Factor of *London*, himself dwelling at *Antwerp*, and being a Subject to the King of *Spain* in the late Wars, caused 2000 l. to be assured at *London* upon the said Goods: the Ship and Goods were taken by the Gallies of *Sicily* and brought to *Palermo*, where it was proved that the Goods did appertain to the King of *Spain* his Subjects, but that there was 2000 l. assured at *London* by *English* Merchants, their Enemies in those days; pretending thereupon to take the said Goods for forfeited, or so much of them as should amount to the sum so assured. Hereupon the Assurers having intimation from the Factor of it, desired to make some composition, to avoid that danger, whereby the Goods also might be sooner cleared, and the possession obtained for the Owner and Proprietary thereof, which was the Merchant of *Antwerp*, wherein Expedition was required. The Factor in regard of the said Expedition, did not stay to receive an answer from the Merchant what he should do, but maketh a composition with the Assurers for 60 l. for the 100 l. to be paid instantly. The Goods were afterwards all recovered, whereof so much as had been assured was formerly relinquished unto the Assurers. So that the Factor did bear the adventure to lose 2000 l. for some 1200 l. which he had received, if the Goods had not been recovered: and therefore the said Factor took to himself the benefit of this composition, by the advice of the experienced Merchants.

If a Factor by error of Account do wrong unto a Merchant, he is to amend and make good the same, not only for the Principal, but also with the Interest for the time. ^{Accounts.} So on the contrary, if a Factor to his own wrong have forgotten to charge the Merchants Account with some parcel paid out for him, or made over by Exchange; the Merchant is to answer for it with Interest for the time. In these preceding observations are comprised all other Cases of differences which may happen between Factors and Merchants.

Concerning the danger and adventure of Letters of Mart, or Contre-mart, ^{five jus} *Reprisaliarum*, or Letters of Marque, every one knoweth that men having these Com- ^{Letters of Mart.} missions or Letters from their Superiors are very vigilant in all places to surprize Merchants Ships and Goods; for in this, one extremity doth enforce another extremity. When a man is oppressed with Robbery, Spoils and Violence on the Seas, by men (falsly professing friends) in such sort, that no Petition, Intercession or Travel, can procure a man right; but that the Subject of one State hath open denial of Justice, or Restitution of Goods cannot be had at the hands of a Subject of another State, nor of the Superiors themselves, who should suppress injuries and wrongs: then (because such unjust dealings do import just cause of Hostility and Warfare) may these Letters of Mart be procured, to the end men may have Restitution or Recompence of their losses, especially, because their Proceedings seem to denounce a War without any Proclamation; shewing unto other Nations the like distastful favours as they shew unto us, which are allowed to be done by Customs, Reasons, and also by Statute-Law in *Scotland*, and afterwards in *England*: the Assurers therefore cannot be favoured herein.

But as for the Price of Assurance or *Premio* (as the *Spaniards* call it) it is differing ^{Premio.} in all places, according to the situation of the place, and the times either of War or Peace, or danger of Pirates, men of War, or Rocks and inaccessible places, seasons of the year and such like: and the said *Premio* or Assurance was never less than from *London* to

Amsterdam	} At 3 per Cent.	Sevil	} At 6 & 7 per Cent.
Middelborough		Gibraltar	
Roan		Malaga	
Diepe		the Islands	
Edinburgh		Legorn	} At 8 & 9 per Cent.
Hamborough		Civita Vecchia	
Bordeaux	} At 4 per Cent.	Wardhuyse, Russia, at 9 per Cent.	
Rochel		Venice, at 10 per Cent.	
Lubeck		Sancto Domingo, 11 per Cent. and 12 per Cent.	
Denmark		The East-Indies, at 15 per Cent. nay both for going and coming, hath been made at 20 in the Hundred.	
Copenhagen		All other places accordingly.	
Barbary	} At 5 per Cent.		
Lizbon			
Biscay			
Ireland			
Dantzick			
Riga			
Revel			
Stockholm			
Sweden			

Of the Denomination, Division and Valuation of Monies of divers Countries, as well Imaginary as Real and Substantial, whereupon Exchanges are made by Bills.

In England.

England.

Concerning ordinary Golden Coins, they are the unite pieces of 22 s. the half of 11 s. and the Crowns or quarters of 5 s. 6 d. and the $\frac{3}{4}$ 2 s. 9 d. and the 5 pieces coined at 4 s. making 22 s. with the Rose and Thistle, the Laureat King James, of 22 Carrats fine of 20 s. and the half pieces with allowance. A Noble is 6 s. 8 d. or the third part of a pound sterling. Of Silver Coins, there is the Crown of 5 s. and the half Crown of 2 s. 6 d. the Shilling of 12 d. the 6 pence, the 4 pence or groat, the 3 pence, 2 pence, three half-pence, the peny and half-peny of sterling Silver, and the farthing of Brass, Lead and Pewter.

All Exchanges are made upon the Pound sterling of 20 s. containing in weight 4 ounces, and 12 d. to the shilling, for Germany, the Low-Countries, and other places of Traffick: And for France upon the French Crown: For Italy, Spain and other places, upon the Ducat; or for the Dollar and Florin in some places, according to the custom of the place.

In Scotland.

Scotland.

Is the Cross-dagger piece of 11 s. and the half of it, and their Rider of 10 s. 6 d. and for their Silver Coin, the Mark piece valued at 13 $\frac{1}{2}$ d. in England, and the half of the same, as also six small pieces of above 2 d. for the said Mark.

Exchanges at Edinburgh are made upon the Mark piece of Silver, which is valued in England at 13 $\frac{1}{2}$ d. being otherwise 13 $\frac{1}{3}$ d. or 13 s. 4 d. Scotch: So one Mark and a half Scotch is 20 s. Scotch, and 20 pence sterling is one pound Scotch, which is 12 to one. The 18 pieces of 20 s. are by the said valuation 20 s. 3 d. and the taker up of the Mony at London payeth for 12 d. the said Mark of 13 $\frac{1}{2}$ d. or 2 or 3 Months time in Scotland, as they can agree.

In

In Ireland.

The 15 s. sterling make 20 s. *Irish*, and the Silver Harp of 9 d. sterling is there current for 12 d. and the moiety thereof accordingly, and the abovesaid Gold Coins are current as in *England*, or in sterling reduced into their *Irish* Monies, one third part more: So that the 20 s. piece Laureat King *James*, is there 4 Nobles, and all other divisions of it accordingly. So the *English* shilling is 16 d. *Irish*, and the parts of it accordingly. Whereupon Exchanges are made, with allowance of 6 d. or 8 d. upon every pound of 20 s. sterling payable at *London*.

In the Netherlands.

As in *Flanders*, *Brabant*, *Holland* and most part of the *Low-Countries*, they keep their Accounts by 20 s. *Flemish*, every shil. 12 Deniers or pence, which they reckon also by Guilders and pound Tournois of 20 Stivers or 40 Groats *Flemish*, whereof 6 called Guilderne or Florins make the pound *Flemish* of 20 s. or 10 of those Guilders make a pound sterling current Money; 12 pence sterling make 10 Stivers or 20 Groats *Flemish*, or 33 s. 4 Stivers *Flemish* is the Par of 20 s. sterling.

In Germany.

They make all their Monies by the Account of Batzen, every Batzen of two *Albus* or four Creutzers, every Creutzer of 4 pence, Coining pieces of 2, 3, 6, and 12 Creutzers, and every peny is 2 Hellers. Besides those Coins they have Bohemici, Grosses, Lion-pieces, Sunbough, Blaphart, Shillings, Teston, Kopstuck, demi-teston, or half a Kopstuck. And then there is Rix-doller, Golden-doller, and Florin or Rix-guilder: The ordinary Golden Coins are Gold-guilders, Ducats and Rose-nobles, &c.

a Ducat is 2 Rix-dollers, which is about 9 shillings sterling.

a Gold Guilder is 2 Rix-guilders—or 6 shillings sterling.

a Rix-doller is 1 Guilder and a half—or 4 shil. 6 d. sterling.

a Golden Doller is 4 Testons—or 4 shillings sterling.

a Guilder or Florin is 15 Batzen—or 3 shillings sterling.

a Mark Lups is 2 Marks Snuds—or 1 shil. 6 d. sterling.

a Mark Snudens is 8 shillings Lups—or 9 pence sterling.

a Shilling Lups is 3 white peny, or 12 d. or 1 $\frac{1}{2}$ d. sterling.

a Kopstuck or Teston is 5 Batzen—or 1 shilling sterling.

a Batzen is 4 Creutzers—or 2 $\frac{1}{2}$ peny sterling.

a Shilling

a Blaphart } is 3 Creutzers the piece or 1 $\frac{1}{3}$ peny sterling.

a Bohemici

a Creutzer is 2 Lion pieces 4 d. or $\frac{1}{3}$ parts of a peny sterling.

90 Creutzers is a Rix-doller.

60 Creutzers is a Florin.

a Peny is two Hellers—or $\frac{1}{3}$ parts of a Farthing.

This Reduction of sterling Money is according to the current Valuation, and not according to the Par of every Coin in Specie.

At *Augsburg* the Exchange is made upon the Rix-doller of 90 Creutzers, at 3 weeks or 14 days sight after the Bill presented.

At *Franckford* they reckon upon the Guilder of 60 Creutzers, and their Exchange is made upon the Doller of 90 Creutzers, payable in the two yearly Fairs or Marts, the one the week before *Easter*, and the other in the beginning of *September*, to continue all the Month.

At *Norimberg* the Exchange is made upon the said Rix-doller of 90 Creutzers, and many times upon the Florin of 60 Creutzers, which they also divide into 20 shillings, and every shilling twelve pence, or three Creutzers, to keep their Accounts by.

At *Vienna* they reckon by Guilders or Florins of 8 s. at 30 d. to the shilling, and 2 Hellers to the peny, and Exchange is made thereupon.

At

At *Breslaw* and *Lipzick* they reckon by Marks of 32 Grosses, of 12 Hellers to the Gros, and they Exchange by 30 Florins *Breslo's*, to have at *Vienna* 34 Florins, or at *Norimberg* 32 Florins.

At *Ulm* they reckon by pounds of 20 s. at 12 Hellers to the shilling, and their Exchange is made upon the Doller of 90 Creutzers.

At *Colen* by Dollers of 90 Creutzers for Accounts and Exchanges.

At *Embsden* they reckon by Guilders, and Exchange upon the Rix-doller; but from *London* hither and thither upon the pound sterling of 20 s.

At *Hamborough* they account by Marks of 16 s. Lubish, of 12 d. to the shilling. Exchanges for *London* upon 20 s. sterling, and for other places upon the Rix-doller.

In *Pomerania* they reckon by Marks of 16 s. Snudens, and the Exchange is upon the Rix-doller of 32 shillings of 2 Snudens.

In *Dantzick* they keep their account in *Polish* Guilders of 30 Grosses every Guilder, at 18 d. to a Gros. They buy with the great Mark of 60 Grosses, or with the little Mark of 15 Grosses, also by scoc of 3 great Marks; and they Exchange upon the Florin *Polish*, or upon the pound *Flemish*, payable at 14 days or a month.

Liesland. At *Riga* they buy by Dollers or Florins *Polish* of 18 farthings, whereof the 11 make 10 Dollers: but their Exchange is made upon the Rix-doller.

In Bohemia.

Bohemia. Exchanges are made upon the Doller and twenty four Bohemicos.

In Hungary.

Hungaria. They reckon by Guilders of 10 s. at 30 d. and by Florins of 20 s. and 12 d. to the shilling, and Exchanges are made upon their Ducats of 3 Florins.

In Sweden.

Sweden. They reckon by Marks, whereof 8 make a Doller or 3 shillings *English*, and 2 Marks make a Clipping of 9 d. sterling.

In Denmark.

Denmark. They reckon upon Marks of 16 s. Exchange upon the Doller.

In Poland.

Poland. Their Accounts are made by Marks, and the Exchange upon the Doller, and also upon the Florin of 2 Marks.

In Russia.

Russia. They have small Coin called Dengen, whereof 320 pieces weigh but a Mark of 8 ounces. They Exchange upon the Doller of *Germany*; but for *London* upon their Keble, which is double Ducat, accounted to be a Mark sterling, or 13 s. 4 d.

In Italy.

Italy. At *Rome* they keep their accounts by Ducats di Camera of 20 s. at 12 d. Their Exchange is also made upon the said Ducat di Camera, which for *Lyon* are made payable by Marks d'or, or of Gold so called, but are imaginary.

At *Milan* they keep their Accounts by Ducat Imperial, divided by 20 s. at 12 d. and Exchanges are also made upon the said Ducat, accounting 80 s. to the Ducat Imperial. But all their buyings are made by a Ducat currant of 120 shillings.

At *Venice* they account by pound *Flemish* of 10 Ducats, of 24 Gros, dividing it into 20 s. at 12 d. also by the Ducat of 124 s. called *Ducato di Banco* or currant, and thereupon Exchanges are made.

At *Florence* they account by Crowns of 20 s. at 12 d. the shilling, or by a Ducat called Largo or Scripto in Banco for Exchange, Florin is 24 Quattrini.

At *Genna* all Accounts and Exchanges are made by Crowns of 60 s. divided by 20 s. and 12 pence the s.

At *Verona* and *Luca* Exchange is made upon the Ducat of 93 s. and they make their account by 20 s. and 12 d. to the shilling. At

At *Naples*, as also in *Calabria* and *Puglia*, they account by Ducats, Taries and Grains: the Ducat is 10 Carlini, a Tari is 2 Carlini or 2 Royals, and Exchanges are made hereupon for the most places of *Italy*; but for *Lyon* they exchange by number, as 215 Ducats for 100 Crowns.

At *Ancona* Exchange is made on the Ducat of 21 Grosses, which is *in specie* 23 Grosses, and is also 14 Carlini of 6 Bollidini for a Carline.

At *Bologna* they Account by Piastra or Pound of 20 Bolognesi: they Exchange upon the Ducat of 4 Piaftri.

At *Palermo* in *Sicily* the Ducat is 13 Tari of two Carlini the Tari.

The 5 Royals of *Spain* are 6 Tari: they Account by ounces of 30 Tari, to 20 grains every Tari, and every grain of 6 Piccolie: and the Exchanges are made upon Florins of 6 Tari.

In France.

At *Lyon*, *Paris* and *Roan*, &c. all their Accounts are kept in *French* Crowns of 60 ^{France} Soulx, or 3 pound *Tournois*, and their Exchanges are made thereupon, unless it be for some places in *Italy*, where they exchange for Number, to have so many Ducats for so many Crowns of the sum, but not *in specie*, which is altogether imaginary; yet respecting Value or Par the said Crown of 60 Soulx or 3 l. *Tournois* is sterling 6 s.

In Spain.

At *Sevill*, *Madrid*, *Castile*, and other places, their Accounts are kept by Malvedies, ^{Spain} whereof 375 are esteemed to make a Ducat of Exchange of 11 Royals, every Royal is 34 Malvedies, and so maketh but 374. Others keep their Account by the said Royal, and their Exchange is made upon this imaginary Ducat of 375 Malvedies, (or 5 s. 10 d. sterling) to be paid in Bank with 5 upon the 1000, which is the Salary of the Banker, or without the Bank to be paid without the same.

In *Arragon*, *Barcelona*, *Valentia*, *Saragosa* and *Catalonia*, the Royal of Plate is 23 Dinero's, and the Ducat is 12 Royals, whereupon they make their Exchanges: and their Accounts are by 20 s. at 12 d. the Shilling, for every Ducat of 12 Royals or 6 s. 6 d. sterling as afore said: the Royal accounted at 6 $\frac{1}{2}$ d.

In Portugal.

At *Lizbon* they keep their Accounts by Mill Reas, whereof 400 Reas make a Du- ^{Portugal} cat, *alias* Crusado. Mill Reas is 22 Royals of 10 Testons, every Teston is 100 Reas. There is also Testons of 4 Vintains, the Royal is 2 Vintains, and the Exchange is made upon the Ducat of 400 Reas, or 5 s. sterling.

In Turkey.

At *Aleppo*, *Tripoli* and *Constantinople*, by Sultanees of 120 Aspers, or Dollers of 80 ^{Turkey} Aspers: every Asper is 10 Macharines.

In Egypt.

At *Alexandria* they Account by Ducats. There is a Ducat *de Pargo* making 3 Du- ^{Egypt} cats of *Venice*, also *Italian* Ducats of 35 Maids, and the *Venice* Ducat is better and maketh 40 Maids.

In Barbary.

The Accounts are kept and Commodities are sold by a Ducat of 10 ounces to the ^{Barbary} Ducat, and 8 eighths to the ounce, valued at 12 d. sterling.

Instructions for a Merchant.

A Table of
the Names,
Weight and
Valuation of
Gold Coins.

A Table of the Names, Weight and Valuation of the most usual Gold Coins in Christendom.							
	weigheth	pence, grains, shil.	pence.	valued at		pence, grain	shil. pence.
Great Sovereign	10			33 s.	Sover. K. H.	4.	11.
Double Sover. K. H.	8.	1.	22.		Edward Sover	3. 15 d.	11.
Double Sover. Q. E.	7.	7.	22.		Elizabeth Sover	3. 15 d.	11.
Royal	4. 23.		16. 6.		Elizabeth Crown	1. 9.	5. 6.
Half Royal	2. 1 d.		8. 3.		Half Crown	16 d.	2. 9.
Old Noble	4. 6.		14. 8.		Unite	6. 12.	22.
Half Noble	2. 3.		7. 4.		Double Crown	3. 6.	11.
Angel	3. 8.		11.		Britain Crown	1. 1.	5. 6.
Half Angel	1. 16.		5. 6.		Thistle Crown	1. 7.	4. ob. q.
Salute	2. 5.		6. 11. ob.		Half Crown	9 d.	2. 9.
Two parts of Salute	1. 11.		4. 7.		Cross Dagger	3. 6 d.	11.
George Noble	3.		9. 9. ob.		Half Cross Dagger	1. 15.	5. 6.
Half George Noble	1. 12.		4. 11. q.		Rose Royal	10. 21.	33.
First Crown. K. H.	2. 9.		6. 11. ob.		Spur Royal	4. 10 d.	16.
Base Crown. K. H.	2.		5. 6.		The Angel	2. 23 d.	11.
Sover. K. H. best	3. 14.		11. 8. ob. q.		Half Angel	1. 11 d.	5. 6.

The Ancient Names, Weight and Value of Foreign Gold Coins.

weigheth	d. grai.	shil. d.	weigheth	d. grai.	shil. d.
Unicorn of Scot.	2. 10.	6.	Golden Lion	2. 16.	7. 8.
Scottish Crown	2. 5.	6.	$\frac{1}{3}$ parts of Golden Lion	0. 21.	2. 5.
French Noble	4. 16.	13. 4.	$\frac{2}{3}$ parts of Golden Lion	1. 19.	4. 11.
All sorts of Fren. Crow.	2. 5.	6.	Dauids Guilder	2. 2.	4. 0.
Flanders Riders	2. 6.	6. 6.	Horn Guilder	1. 12.	4. 11.
Guilders Riders	2. 2.	3. 6.	Old under Guilder	2. 3.	4. 10.
Philips Royal	3. 10.	10.	Crusa. long Cross	2. 6.	6.
Philips Crown	1. 5.	5.	Crusa. short Cross	2. 6.	6. 2.
Collen Gilden	2. 2.	4. 8.	Milreys	4. 20.	13. 4.
New And. Gilden	2. 2.	5.	Half Milreys	2. 10.	6. 8.
Flanders Noble	4. 10.	12.	Portague 1 ounce	2. 16.	68.
Half Fland. Noble	2. 6.	5.	Golden Castile	2. 23.	8. 10.
Flanders Angel best	3. 6.	9.	Ducat of Aragon	2. 6.	6. 6.
Flanders Royallerke	3. 10.	10.	Hungary Ducat	2. 7.	6. 4.
Carolus Gilden	1. 12.	3. 6.	Double Pistolet	4. 9.	11. 8.
Flanders Royall	2. 6.	5.	Single Pistolet	2. 4 d.	5. 10.
Saron Gilden	2. 2.	4. 8.	Ducat of Florence	2. 5.	6. 4.
Flanders Crown	2. 5.	6.	Double Ducat	4. 11.	13.
Philips Gilden	2. 3.	4. 2.	Single Ducat	2. 6.	6. 6.
Half Philips Gilden	1. 1.	2. 1.	Double Ducat of Rome	4. 13.	12. 8.

The Prices of Gold which the bringers in of Foreign Gold shall receive at the Mint.

The price of
Gold.

For an ounce of French Crowns being 22 Karacts fine. — li. 3. 6 s.
For every ounce of Spanish Pistolets 21 Karacts $3\frac{1}{2}$ grains fine. — li. 3. 6 s.
For Ducats of Spain 21 Karacts, 1 grain fine at least the ounce — li. 3. 8. 8 d.
For Milreas Crusado long Cross, Crusado short Cross the ounce — li. 3. 6. 2 d.
For Hungary Ducats being 23 Kar. 1 grain fine at least the ounce — li. 3. 9. 2 d.
For the Chicken of Venice, 23 Kar. 1 grain fine at least per ounce — li. 3. 10. s.
For Barbary Gold being 23 Kar. & digrain fine at least the ounce — li. 3. 9 s.
For Sultains being 23 Karacts, 1 grain fine at least — li. 3. 8. 8 d.
For all other Gold being 22 Karacts fine the ounce — li. 3. 6 s.

And being finer, a greater price according to that rate, and being courser a less, so that the bringer in supply the less fine with the more fine, in such sort that in the total it maketh good the same rate of 22 Karacts fine.

The price of Silver, which the bringers in of Foreign Silver shall receive at the Mint.

The price of
Silver.

For the ounce of Spanish Silver Mony of Sevil — 5 s.
For the ounce of Mexico Mony — 4 s. 10 d.
For Ingots of Silver, being 11 ounces 2 d. weight fine according to the Standard of England the ounce — 5 s.

And for other Silver of more fineness, a better price according to that rate, and for courser a less: so that the bringer in supply the less fine with the more fine, in such sort that in the total it makes good the said rate of 11 ounces 2 d. weight fine, according to the Standard of England.

Thus

Thus much of Mony. Now for the Distinction and Calculation of Weights.

Of Weight.

After a Statute made Anno 11 H. 7. there ought to be but one sort of Weight: as 24 Barley-corns dry and taken out of the midst of the Ear do make a peny weight, 20 of those peny weights make an ounce, and 12 ounces a pound of Troy weight, by which is weighed Bread, Gold, Silver, Pearls, Silk and such like. But commonly there is used another weight called Haberdupoise; in which 16 ounces make a pound. And besides these two sorts of weights there is a third, which is called a hundred, half a hundred, a quarter, and a half quarter, &c. the hundred being 112 pound Haberdupoise weight: so that one pound of this makes 17 ounces and $\frac{2}{3}$ parts of an ounce.

penny.
ounce.
pound Troy.
pound Haberdupois.
hundred or centos.

A Rove is 25 pound Haberdupoise.

a Rove.

A Tod of Wooll is 28 pound Haberdupoise weight.

a Tod.

A Stone is half a Tod: 26 Stone is limited by the Statute to be a Sack of Wooll.

a Stone.

A Clove containeth 8 pounds, 32 of which Cloves make a Wey, or 256 pounds, that is 12 score and 16 pounds of Suffolk Cheefe, and a Barrel of Suffolk Butter; but the Wey and Barrel of Essex Cheefe and Butter containeth sixscore and sixteen pounds Haberdupoise weight.

a Clove.

a Wey.

A Tun of Allom containeth 20 hundred weight.

a Tun.

A Fodder of Lead containeth 19½ Centos or hundred weight.

a Fodder.

The least Weights which the Apothecaries use in their Physical Composition and mixture of Medicine is a Grain.

20 whereof make a Scruple, thus Charactered ʒ.

a Grain.

3 Scruples make a Drachm, thus Charactered ʒ.

a Scruple.

8 Drachms make an Ounce, thus Charactered ʒ.

a Drachm.

16 Ounces make a Pound, thus Charactered lb.

an Ounce.

a Pound.

Now of weights are made other Measures both for Grain and Liquor: For a pound in Troy Weight maketh a pint in Measure, so that 8 pound or 8 pints do make a Gallon; half a Gallon is named a Pottle, and half a Pottle is called a Quart, which containeth two Pints. Besides and above a Gallon is the next Measure a Firkin; then the Tertian, a Kilderkin or half a Barrel, and a Barrel. And by these Measures are sold commonly Ale, Beer, Wine and Oyl, Butter and Sope, Herrings and Eels.

of Liquid Measures.

a Pint.

a Gallon.

a Pottle.

a Quart.

a Firkin.

a Kilderkin.

a Barrel.

But as these be unlike things, so the Measures of their Vessels do differ, for the Measures of them all are as followeth.

Of Ale, Sope and Herrings, the Firkin containeth 8 Gallons, the Kilderkin once as much as the Firkin, and the Barrel once as much as the Kilderkin, which is 32 Gallons.

Of Beer, the Firkin containeth 9 Gallons, and so the Kilderkin and Barrel accordingly, which is 18 and 36 Gallons.

Moreover the Statutes do limit the weight of every of those three Vessels being empty, for Sope to be 26 pounds for a Barrel, 13 pounds for a half Barrel, and 6½ pounds for a Firkin.

a Table.

a Last.

a Hundred.

a Butt.

Herrings are sold by the Tale, 120 to the hundred, ten thousand to the Last, which is twelve Barrels. Cattel and Nails by 6 score to the hundred.

Salmon and Eels have a greater Measure, the Butt holdeth 84 Gallons, the Barrel containeth 42 Gallons, the half Barrel and Firkin accordingly, 21 and 10½ Gallons.

Now as for Wine and Oyl Vessels, they are seldom smaller than Hogsheds, which are of 63 Gallons: Every Hogshed is two Barrels, the Barrel accounted for 31½ Gallons; the Tertian holdeth 84 Gallons, the Runlet 18½ Gallons, the Pipe 126 Gallons, and the Tun 252 Gallons: a Butt is about the half of a Tun, &c.

a Hoghead.

a Barrel.

a Tertian.

a Runlet.

a Pipe.

a Tun.

a Butt.

A Table of Weights, shewing what a hundred at *Antwerp* produceth in other places, and the second Column what 112 *English* lb.

A.		F.		R.	
<i>Antwerp</i>	100	107 $\frac{1}{2}$	<i>Frankford</i>	92	99
<i>Amsterdam</i>	95	102 $\frac{1}{2}$	<i>Ferrara</i>	141	151 $\frac{1}{2}$
<i>Augsbürg</i>	98	105 $\frac{1}{2}$	<i>Florence</i>	143	154
<i>Apulia</i>	147	158 $\frac{1}{2}$	G.		
<i>Ancona</i>	147	158 $\frac{1}{2}$	<i>Gaunt</i>	103	110 $\frac{1}{2}$
<i>Aquila</i>	143	154	<i>Gratz in Stiria</i>	63	67
<i>Avignon</i>	115	123 $\frac{1}{2}$	<i>Gran</i>	192	206 $\frac{1}{2}$
B.		H.		S.	
<i>Bruges</i>	103	110 $\frac{1}{2}$	<i>Geneva</i>	92	99
<i>Bremen</i>	96	103 $\frac{1}{2}$	<i>Genua</i>	148	159 $\frac{1}{2}$
<i>Breslaw</i>	118	127	I.		
<i>Basil</i>	94	101	<i>Haerlem</i>	95	102 $\frac{1}{2}$
<i>Bern</i>	94	101	<i>Hamborough</i>	96 $\frac{1}{2}$	104
<i>Bothen in Tirol</i>	123	132 $\frac{1}{2}$	<i>Hungary</i>	95	102 $\frac{1}{2}$
<i>Buſin</i>	101	108 $\frac{1}{2}$	K.		
<i>Barcelone</i>	112	120 $\frac{1}{2}$	<i>Inperſia</i>	141	151 $\frac{1}{2}$
<i>Berry in France</i>	95	102 $\frac{1}{2}$	<i>Koningsberg</i>	125	134 $\frac{1}{2}$
<i>Bordeaux</i>	93	100	L.		
<i>Bayone</i>	115	123 $\frac{1}{2}$	<i>Liege</i>	100	107 $\frac{1}{2}$
<i>Bisancon in Burgu.</i>	95	102 $\frac{1}{2}$	<i>Lubeck</i>	98	105 $\frac{1}{2}$
<i>Bressa</i>	145	156	<i>Leipzig</i>	100	107 $\frac{1}{2}$
<i>Bologne</i>	130	140	<i>Lintz</i>	83	89 $\frac{1}{2}$
C.		M.		T.	
<i>Colen</i>	100	107 $\frac{1}{2}$	<i>London</i>	104	112
<i>Coſnitz</i>	100	107 $\frac{1}{2}$	<i>Lizbon</i>	102	109 $\frac{1}{2}$
<i>Cracow in Poland</i>	118	127	<i>Lion</i>	110	118 $\frac{1}{2}$
<i>Ganaries</i>	102	109 $\frac{1}{2}$	<i>Luca</i>	130	140
<i>Cadiz in Spain</i>	102	109 $\frac{1}{2}$	N.		
<i>Carthagera</i>	102	109 $\frac{1}{2}$	<i>Madera</i>	103	110 $\frac{1}{2}$
<i>Caſtilia</i>	101	108 $\frac{1}{2}$	<i>Mayorca</i>	112	120 $\frac{1}{2}$
<i>Calis in France</i>	92	99	<i>Montpelier</i>	115	123 $\frac{1}{2}$
<i>Como</i>	145	156	<i>Marſeilles</i>	117	128
<i>Civita Vecchia</i>	97	104 $\frac{1}{2}$	<i>Millane</i>	145	156
<i>Calabria</i>	160	172 $\frac{1}{2}$	<i>Mantua</i>	144	155
<i>Cremona</i>	147	158 $\frac{1}{2}$	<i>Mexo pontio</i>	121	130 $\frac{1}{2}$
<i>Candia</i>	109	117 $\frac{1}{2}$	V.		
<i>Corfu</i>	118	127	<i>Nurenberg</i>	92	99
<i>Cartago</i>	118	127	<i>Narbona</i>	115	123 $\frac{1}{2}$
D.		P.		W.	
<i>Dantzick</i>	120	129	<i>Napoli</i>	147	158 $\frac{1}{2}$
<i>Denmarke</i>	93	100	<i>Naples in Romania</i>	81	87 $\frac{1}{2}$
<i>Diepe</i>	90 $\frac{1}{2}$	97 $\frac{1}{2}$	<i>Paſſaw</i>	99	106 $\frac{1}{2}$
E.		W.		V.	
<i>Embden</i>	96	103 $\frac{1}{2}$	<i>Prague in Bohemia</i>	88	94 $\frac{1}{2}$
<i>Elbing</i>	120	129	<i>Poſen</i>	116	125
			<i>Paris</i>	95	102 $\frac{1}{2}$
			<i>Perpignan</i>	115	123 $\frac{1}{2}$
			<i>Parma</i>		124
			<i>Pifa</i>		148
			<i>Palermo in Sicilia</i>		155
			<i>Placenza</i>		144
			<i>Patbos</i>		81
			<i>Regenſburg</i>		91
			<i>Reuſichtenbergh</i>		112
			<i>Reuel</i>		97
			<i>Riga in Livonia</i>		111
			<i>Roan</i>		92
			<i>Rochel</i>		92
			<i>Rbegio</i>		141
			<i>Rome</i>		131
			<i>Recanate</i>		144
			<i>Ravenna</i>		144
			<i>Raguſa in Sclavo</i>		76
			<i>Staden</i>		96
			<i>Strasburg</i>		95
			<i>Saltzburg</i>		143
			<i>Sweden</i>		97
			<i>Scotland</i>		88
			<i>Sevil</i>		102
			<i>Siena</i>		145
			<i>Salonick</i>		177
			<i>Sentery</i>		90
			<i>Spaluta</i>		60
			<i>Salara</i>		75
			<i>Ternate</i>		102
			<i>Toſe in Aragon</i>		149
			<i>Tornipe</i>		151
			<i>Touſa</i>		115
			<i>Turin</i>		148
			<i>Ulm</i>		100
			<i>Valentia</i>		148
			<i>Verona</i>		141
			<i>Vincenza</i>		139 $\frac{1}{2}$
			<i>Venice piſo piccolo</i>		156
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The Difference of the Ship Pounds.

A Ship Pound in *Smethland* of li. 400 is at *Antwerp* 333 li. and at *London* li. 429 $\frac{1}{2}$.

At <i>Riga</i> in <i>Liefland</i>	400 lb.	lb. 258	lb. 375
<i>Dantzick</i>	300 lb.	lb. 250	lb. 260 $\frac{1}{2}$
<i>Lubeck</i>	280 lb.	lb. 285	lb. 297 $\frac{1}{2}$
<i>Hamborough</i>	280 lb.	lb. 290	lb. 301 $\frac{1}{2}$
<i>Amſterdam</i>	300 lb.	lb. 316	lb. 328 $\frac{1}{2}$

And

And as of Weights there did spring the Liquid Measures, so of the same springeth dry Measures, as Pecks, Bushels, Quarters and such like, whereby are measured Corn and all sorts of Grain, also Salt, Lime, Coals, &c. and this is the order and quantity of them. Two Gallons is the measure of a Peck, four Pecks make a Bushel, eight Bushels make a Quarter, and six Quarters make a Wey. A Strike is half a Bushel, and a Cornock is half a Quarter.

Of Dry Measures.
a Peck.
a Bushel.
a Quarter.
a Wey.
a Strike.
a Cornock.

But there remaineth yet another kind of Measures whereby men mete Length, Breadth and Thickness, viz.

3 Grains of Barley in length make an Inch, 12 Inches make a Foot, 3 Foot make a Yard, a Yard and a quarter or 45 Inches make an Ell, 5 Yards and a half make a Perch, a Perch in breadth and 40 in length maketh a Rod of Land, which some call a Rood, some a Yard-land, some a Farthendele; 4 Farthendele make an Acre of ground. 40 Rods in length do make a Furlong, 8 Furlongs make an *English* Mile, which containeth 320 Perches, so that an *English* Mile grounded upon the Statute, is in length 1760 Yards, 5280 Foot, or 63360 Inches; somewhat greater than the *Italian* Mile of 1000 Paces, and 5 Foot to a Pace.

Of Measure.
an Inch.
a Foot.
a Yard.
an Ell.
a Perch.
a Rod.
a Farthendele.
an Acre.
a Furlong.
an Eng. mile.
an Italian Mile.

By the Ell is usually meted Linnen Cloth, as Canvas, Holland, &c. and by the Yard Silk and Wollen Cloth, &c.

A Table of Measure shewing what a hundred Ells, or 125 Yards at *London* produceth in divers other places, according to the Calculation of Mr. Ro. Hartwell Philo-mathematician.

At Antwerp	166 $\frac{2}{3}$	} Ells.
Norimbberg	174 $\frac{1}{2}$	
Frankford	208 $\frac{1}{2}$	
Leipzig	208 $\frac{1}{2}$	
Breslaw	208 $\frac{1}{2}$	
Dantzick	305	} Aulves.
Vienna	145	
Lion	101 $\frac{1}{2}$	
Paris	95	
Roan	86 $\frac{2}{3}$	

Lizbon	100	} Varres.
Sevil	135	
Castile	135	
Madera Isles	103 $\frac{1}{3}$	
Venice	180	
St. Lucar	200	} Braces.
Florence	204 $\frac{1}{6}$	
Millan	230	
Rome	150	- Canes.
Genua	480 $\frac{1}{2}$	- Palms.

A Table of Measures.

BUT more of these things the desirous and Candid Reader may expect (God willing) at the second Edition of this Book. In the mean time if any Gentleman or Merchant desireth further instructions concerning the premisses, or should have occasion of the Author not only in Keeping of their Books of Accounts or in Teaching of Arithmetick, but also in Writing and Translating of *English*, *French*, High and Low *Dutch*, he may please to enquire for him as is directed aforesaid, at the latter end of the Introduction to the second Part of this Book. Vale.

FINIS.

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